№ 5673.149
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U. S. DEPARTMENT OF LABOR
CHILDREN'S BUREAU
JULIA C. LATHROP, Chief

CARE OF DEPENDENTS OF ENLISTED MEN IN CANADA

BY

S. HERBERT WOLFE

MISCELLANEOUS SERIES No. 10
Bureau Publication No. 25

WASHINGTON
GOVERNMENT PRINTING OFFICE
1917

PUBLICATIONS OF THE CHILDREN'S BUREAU.

Annual Reports:

Third Annual Report of the Chief, Children's Bureau, to the Secretary of Labor, for the fiscal year ended June 30, 1915. 26 pp. 1915.

Fourth Annual Report of the Chief, Children's Bureau, to the Secretary of Labor, for the fiscal year ended June 30, 1916. 27 pp. 1916.

Care of Children Series:

No. 1. Prenatal Care, by Mrs. Max West. 41 pp. 4th ed. 1915. Bureau publication No. 4.

No. 2. Infant Care, by Mrs. Max West. 87 pp. 1914. Bureau publication No. 8.

Dependent, Defective, and Delinquent Classes Series:

No. 1. Laws Relating to Mothers' Pensions in the United States, Denmark, and New Zealand. 102 pp. 1914. Bureau publication No. 7. (Out of print. Revised edition in preparation.)

No. 2. Mental Defectives in the District of Columbia: A brief description of local conditions and the need for custodial care and training. 39 pp. 1915. Bureau publication No. 13.

No. 3. A Social Study of Mental Defectives in New Castle County, Del., by Emma O. Lundberg. 38 pp. 1917. Bureau publication No. 24.

Infant Mortality Series:

No. 1. Baby-Saving Campaigns: A preliminary report on what American cities are doing to prevent infant mortality. 93 pp. 4th ed. 1914. Bureau publication No. 3. (Bureau supply exhausted. Copies may be purchased from Superintendent of Documents at 15 cents each.)

No. 2. New Zealand Society for the Health of Women and Children: An example of methods of baby-saving work in small towns and rural districts. 18 pp. 1914. Bureau publication No. 6.

No. 3. Infant Mortality: Results of a field study in Johnstown, Pa., based on births in one calendar year, by Emma Duke. 93 pp and 9 pp. illus. 1915. Bureau publication No. 9.

No. 4. Infant Mortality, Montclair, N. J.: A study of infant mortality in a suburban community. 36 pp. 1915. Bureau publication No. 11.

No. 5. A Tabular Statement of Infant-Welfare Work by Public and Private Agencies in the United States, by Etta R. Goodwin. 114 pp. 1916. Bureau publication No. 16.

No. 6. Infant Mortality: Results of a field study in Manchester, N. H., based on births in one year, by Beatrice Sheets Duncan and Emma Duke. 135 pp., 4 pp. illus., and map of Manchester. Bureau publication No. 20.

Industrial Series:

No. 1. Child-Labor Legislation in the United States, by Helen L. Sumner and Ella A. Merritt. 1131 pp. 2 charts. 1915. Bureau publication No. 10.

Reprints from the above are also issued, as follows:

Child-Labor Legislation in the United States: Separate No. 1. Analytical tables. 475 pp. 2 charts.

Child-Labor Legislation in the United States: Separates Nos. 2 to 54. Text of laws for each State separately.

Child-Labor Legislation in the United States: Separate No. 55. Text of Federal Child-Labor Law. 1916.

No. 2. Administration of Child-Labor Laws:

Part 1. Employment-Certificate System, Connecticut, by Helen L. Sumner and Ethel E. Hanks. 69 pp. 2 charts. 1915. Bureau publication No. 12.

Part 2. Employment-Certificate System, New York, by Helen L. Sumner and Ethel E. Hanks. 164 pp. 3 charts. 1917. Bureau publication No. 17.

No. 3. List of References on Child Labor. 161 pp. 1916. Bureau publication No. 18.

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CARE OF DEPENDENTS.

The existence of an army in time of war not only brings with it the necessity of looking after the needs of the combatants but also presents an economic problem in that their dependents must be shielded from any undue hardships caused by the military service of the bread-winner.

The clear intent running through the recently enacted draft legislation is to exempt from service those between the ages of 21 and 30 "in a status with respect to persons dependent upon them for support." Theoretically this should dispose of the dependency problem, but in practice relief will have to be provided from some sources—either governmental or private—if the physical suffering of the dependents is to be prevented. For example, at the present time the civilian relief committee of the New York County Branch of the American Red Cross is looking after 110 families, dependents of enlisted men in the United States Army, United States Navy, and one of the National Guard regiments; in the last-named organization the colonel has made application for the discharge of some of those who have dependents but as yet no final action has been taken, and in the meantime relief must be given to those requiring it; in all likelihood the necessity for this relief will continue, for some of the national guardsmen having dependents will not be discharged, and no discharge is contemplated for the enlisted men of the Regular Army and the Navy. In all probability that condition will be duplicated in other localities, and, unless our experience is exceptional, dependents not existent or forgotten at the moment of enlistment will make their appearance from time to time; they can not be ignored or neglected, and some provision must be made for them.

The war in which we are now engaged was begun nearly three years ago, and in consequence the experience of the other participants will be of value to us. It becomes advisable, therefore, to consider the methods adopted by them in caring for dependents of enlisted men.

It may be stated as a broad general proposition that every other nation in the war grants benefits in varying degrees to dependents (the destruction of property in Belgium and the occupation of her territory by the enemy has temporarily halted her efforts), but the

standards of living differ so radically from ours in nearly all of them that we can derive but little benefit from a study of their methods. In Canada, however, we find a situation more nearly comparable to our own, and it will be of interest, therefore, to examine the system followed there.

In Canada the assistance received by the dependents of officers and enlisted men in the expeditionary force may be considered under two divisions:

I. Benefits payable while in service.

II. Benefits payable after discharge.

DIVISION I. BENEFITS PAYABLE WHILE IN SERVICE.

The dependents of an enlisted man while he is in the service will receive assistance from four sources.

A. *Assigned pay.*—Enlisted men are required to assign at least one-half of their pay (not including the field allowance) at the time of their enlistment and are permitted to assign not more than 20 days' pay in each month. The assigned pay of a private receiving daily pay of $1 amounts, therefore, to $15. The assignment is made by an order obtained at the time of enlistment upon a blank form which is then filed with the appropriate branch at militia headquarters, Ottawa, and automatically the portion of the pay indicated is sent to the dependent each month by that branch.

In order that an idea may be obtained of the pay and allowances of the Canadian expeditionary force, the amounts are set forth in detail in Appendix I.

Officers are not required to assign any definite part of their pay.

B. *Separation allowance.*—In addition to the assigned pay referred to in "A," the dependent becomes entitled to further governmental assistance in the form of a separation allowance which has been granted by the Canadian Government to the dependents of volunteers serving in the Canadian overseas contingents, as follows:

	Per month.
Privates	$20
Sergeants	25
Warrant officers	30
Lieutenants	30
Captains	40
Majors	50
Lieutenant colonels	60

It will be noted that this is a flat allowance irrespective of the needs of the beneficiary. The childless wife and one with a number of children will both receive the same separation allowance. This is handled in what would seem to be a more logical manner in the British Army, the Imperial Government making a separation allow-

ance to the families of British Army reservists residing in Canada on the following monthly basis:[1]

	Private and corporal.	Sergeant.	Color sergeant.	Regimental quartermaster sergeant.	Warrant officer.
Wife only	$11.66	$11.66	$13.52	$19.06	$20.27
Wife and 1 child	15.38	15.90	17.81	23.31	24.56
Wife and 2 children	19.06	20.29	22.10	27.65	28.86
Wife and 3 children	22.86	24.56	26.39	31.93	33.19
Wife and 4 children	25.78	27.65	29.46	35.01	36.22

N. B.—The above rates do not include allotments from soldiers' pay. The same idea is carried out in the French and Italian Armies, for the separation allowance is based upon the size of the families. An increase of $3.08 per month for each additional child is allowed.

C. *Life insurance.*—In certain localities in Canada families of enlisted men are protected by life insurance the premiums on which are paid by the municipalities in which the soldier resided at the time of his enlistment. These policies have been issued by companies domiciled in the United States (except in Toronto, to which reference is made later), and different methods have been followed for the distribution of benefits. In some localities the proceeds have been payable at once to the beneficiaries of the deceased or to his estate without regard to their necessities, while in other localities the proceeds have been pooled and divided among the beneficiaries who needed the protection. In the city of Toronto, however, about one-fourth of the insurance protection has been issued by insurance companies and the balance is being provided by the city of Toronto itself, which has started an insurance bureau for the purpose. The right of the city to perform this function is granted by clause (f) of section 1 of 5 George V, chapter 37, Statutes of Ontario (see Appendix II of this report), which authorized any municipal corporation to pass by-laws to—

> Insure the lives for the benefit of dependents of officers and men, residents of the municipality, who during the present war may be on active service with the naval and military forces of the British Empire and Great Britain's allies.

The city of Toronto passed the necessary by-law and has issued $2,000,000 of bonds for war purposes, payable in 10 annual installments and carrying interest at the rate of 5 per cent per annum payable half yearly; the charge of principal and interest is a charge upon the general taxpayers of the city. Every officer or enlisted man residing within the city limits who volunteers for overseas service has from the date of his enlistment been protected by a life insurance policy of $1,000, the protection running from the time of his enlistment to his death or six months after his discharge or resignation. Application for this protection is made upon a blank form (Appendix

[1] Although the payment is made on a weekly basis, the monthly equivalent is given.

III), and at the time of investigation (May 14, 1917) the issued insurance was divided as follows:

State Life Insurance Co. (Indianapolis)	$262,000
Aetna Life Insurance Co. (Hartford)	1,100,000
Metropolitan Life Insurance Co. (New York)	8,638,000
Carried by the city of Toronto	32,297,000
Total	42,297,000

Originally the city planned to obtain all of this coverage from duly organized insurance carriers, and the minutes of council authorizing such coverage and the terms of the same are set forth in detail in Appendix IV. The policies were issued without medical examination other than the examination made by the military authorities at the time of enlistment. The mortality experience led the companies to decline to continue further coverage on the same basis, and in consequence the city itself has issued the large amount of protection indicated. The following death claims to the date of investigation have been paid:

State Life Insurance Co	$8,000
Aetna Life Insurance Co	88,000
Metropolitan Life Insurance Co	712,000
City of Toronto	930,000

An interesting modification of the usual practice of insurance companies has been required by the exigencies of the service, and all companies transacting life-insurance business in Canada are required to accept official certificates of death or presumption of death issued by the Department of Militia and Defense as satisfactory proof of death of the insured under any policy of life insurance issued on the life of an enlisted soldier resident in Canada at the time of enlistment; if such policyholder should subsequently prove to be alive and the beneficiary fail to refund the amount of the payment to the company, the company is reimbursed by the Dominion Government by payment out of the consolidated revenue fund under the provisions of the war appropriation act to the extent by which the amount of such payment made to the beneficiary exceeds the actuarial reserve maintained by the company at the date of the payment. (Appendix V.) The form of the certificates of death and assumption of death are shown in Appendix VI.

In order to protect itself against improper payments the city of Toronto requires each beneficiary to execute an undertaking (Appendix VII), agreeing that in the event of the insured being alive, or on it being shown that he was not a resident of the city of Toronto, a refund will be made. It is interesting to note that while at first the city paid the principal sum to the beneficiary in one sum, it soon became evident that such a course was inadvisable and led to extravagant and ill-considered disbursements. At the present time, therefore, an investigation of the circumstances of the dependents is made by a committee of officials which recommends how the amount

should be paid; in most cases the amount is paid in monthly installments of $30 each, and the city allows interest at the rate of 4½ per cent per annum on the unpaid balance. In exceptional cases, however, this rule is modified, and if the beneficiary require the principal sum to pay off or reduce a mortgage or to enable her to be placed in funds to start in business the entire amount is paid at once.

So far only one action has been brought against the city. This was the case of a soldier who worked in the city but who did not live within its limits. Although the policy had been issued, the city claimed under the contract that no contractual relations existed, as it was not the intention of the city or the insurance company to accept nonresidents, and therefore the issuance of the policy was in error. The court sustained the contention of the city officials and no appeal has been taken.

At the present time it is impossible to obtain any reliable mortality statistics, as no record has been kept of the amounts exposed.

D. *Canadian Patriotic Fund.*—This organization was incorporated in August, 1914, by the Dominion legislature (Appendix VIII) for the purpose of "rendering financial assistance to the dependent relatives of men engaged on active service with the military and naval forces of the British Empire and its allies." It is intended that this assistance shall be given to families who are in need of it and whose income from all sources (including the assigned pay and separation allowance) is insufficient to enable them to live according to a standard which would produce a reasonable amount of comfort, although not necessarily upon a scale identical with that which existed before the soldier left his family.

Although the various activities of the Canadian Department of Militia work in harmony with the fund and furnish it promptly with the necessary data for its successful administration, the Government neither directs nor exercises any control over the disbursements, although the auditor general of Canada audits the accounts annually. The funds are supplied from three sources:

(*a*) From voluntary contributors.

(*b*) From annual grants made by some of the Provinces of Canada.

(*c*) By grants from cities, counties, and similar political subdivisions.

The authority for the payments by (*b*) and (*c*) is obtained by 5 George V, chapter 37 (Appendix II of this report), 6 George V, chapter 40 (Appendix IX of this report), and 7 George V, chapter 41 (Appendix X of this report).

The head office of the fund at Ottawa has made a careful survey of the financial conditions surrounding each town and county in the Dominion and, after preparing a budget of probable disbursements, has assigned to each of these divisions the amount which ought to be raised by it. The actual raising and collecting of the funds is in

the hands of local bodies or committees. For example, the association having jurisdiction over the administration of the fund in Toronto is known as "The Toronto and York County Patriotic Fund Association." These local associations adopt such rules as appear necessary for the proper administration of their trust; and the fund, by thus placing the administration in the hands of those familiar with the needs of the beneficiaries, has succeeded in having the fund administered with an efficient sympathy devoid of all red tape and waste.

In wise recognition of the fact that the cost of living differs in different localities, the head office has provided a standard scale, which, while correct for large cities like Montreal and Toronto, can properly be reduced in those localities where living is less expensive. The schedule in force at the time of investigation is shown in Appendix XI. The practical effect of this schedule is that the wife of a private having three children between the ages of 10 and 15 would receive the following monthly allowance, upon the assumption that he assigned the minimum portion of his pay allowed:

From the assigned pay of the private	$15
As separation allowance	20
From the Canadian Patriotic Fund	25
Total	60

The allowance at this figure continues as long as the soldier remains in the overseas service or until some change in his status or that of the family takes place, such as his change in rank, the death of a child, or the passing of a child beyond the age of 15. By means of visiting committees operating under the jurisdiction of the local associations, supervision over the family is constantly exercised; if it be found that the mother is failing to provide properly for the children or is leading an immoral life or is no longer in need of assistance, the evil is corrected or the payment from the fund is stopped.

With a fine sense of justice the head office has ruled that while the schedule above (Appendix XI) is the normal one which applies to British reservists, it is not intended to apply to those Canadians who are serving with the French, Belgian, or Italian Armies. In those cases the separation allowance is less than that granted by the Canadian Government, and in consequence the grant from the Patriotic Fund to those serving in the armies of the allies is increased to the point where the wife and family are put in possession of a sufficient amount to insure the standard of living which the head office has established as the normal one.

While the local bodies have charge of the soliciting and the collecting of contributions, the officials at the head office counsel with the local authorities, suggest effective means of campaigning, assign skilled organizers to conduct the campaigns, and furnish appropriate advertising literature. Some idea of the extent to which

collections and disbursements have been made from September 1, 1914, to April 20, 1917, may be gathered from the following exhibit:

Receipts in the Dominion of Canada	$22,981,615.51
Disbursements	16,875,634.32
Amount on hand for future distribution	6,105.981.19

The contributions reflect the size of the localities, their population, their prosperity, and the intensiveness with which the campaigns have been conducted. An idea of the amounts collected from the start of the fund to April 30, 1917, by four localities taken at random can be gathered from the following schedule:

Locality.	Receipts.[1]	Disbursements.
Prince Edward Island	$120,512.40	$42,600.00
Montreal	5,040,245.09	1,878,338.10
Toronto	3,885,892.14	3,050,619.57
Nipissing	56,951.62	44,869.34

[1] The amounts shown in this column represent the amounts which have been collected and forwarded by the branches to the head office. They do not represent the amounts which have been collected by the branches and being held there, or the amounts which have been pledged by the different communities.

In Toronto, for instance, three campaigns were made, one in September, 1914, which raised about $1,000,000, the subscriptions providing that payments were to be made in five installments, the first at the time of subscription and the subsequent ones each 6 months for 24 months; the second campaign, in January, 1916, raised about $2,500,000, payable one-tenth at once and one-tenth upon the first of each succeeding 9 months; the third campaign, started in January, 1917, raised about $3,300,000, payable in the same way as the second campaign. It will be seen, therefore, that the total subscriptions amounted to practically $7,000,000, although the amount shown in the receipt column above is about one-half of that figure, due to the fact that most of the 1917 subscriptions have not yet been received.

The Montreal branch shows a financial statement as of March 31, 1917, equally as remarkable and indicative of the results which may be obtained by intensive work, as follows:

Campaign 1914, subscriptions and pledges	$1,615,906.16	
Campaign 1916, subscriptions and pledges	2,506,784.04	
Campaign 1917, subscriptions and pledges	3,823,395.19	
Total subscriptions		$7,946,085.39
Interest on bank deposits		77,854.50
Total receipts		8,023,939.89
Deduct:		
Expended in relief	$1,741,277.96	
Administration expenses	58,560.00	
Remitted to Ottawa	1,015,338.02	
		$2,815,175.98
Balance		5,208,763.91

One thing must be carefully borne in mind. While the local bodies collect the funds they do not disburse the collections which they have made, for after being deposited in the bank the funds are subject to withdrawal only upon the authority of the head office. Each month the local body forwards to the head office a requisition sufficiently large to cover its estimated budget for the next month, and, if approved, the head office places to the credit of the local body the amount asked for and from this account the local bodies issue checks to the beneficiaries. On or before the 15th of the following month a detailed statement of disbursements is submitted, showing the payments made to the beneficiaries and giving all of the data necessary to enable the head office to check completely the disbursements. By this effective supervision the greatest economy of administration has resulted, which, combined with the unselfish services of public-spirited men and women, has enabled the fund to meet all of its administration expenses by the interest which has been allowed upon the deposits by the banking institutions. Practically every cent collected from contributors, therefore, has gone or will go to the relief of dependents and none has been spent for administrative purposes.

The Canadian Patriotic Fund and its method of administration would seem to have had a beneficial effect upon every side of Canadian life which it has touched. It has furnished a great incentive to enlistment, as cases in which men have come to the local office of the fund to inquire what the fund will do for their families should they enlist have been so frequent as to justify the belief that no small part of the patriotic response to the call for enlistment upon the part of the Canadians can be traced to the fund; it has benefited the soldier in the field, for its existence enables him to enjoy the peace of mind which comes from knowing that his dependents are looked after while he is away; it benefits the family who receives the grant, not only from the point of view of intensive welfare work, but also because the beneficiaries are made to realize that the Canadian Patriotic Fund grant is not a charity but represents the amount which is justly theirs while the breadwinner is fighting for his country; it benefits those who contribute, for it enables them to feel that even though they can not be on the firing line they are performing a service to their country; and lastly, it benefits those who are engaged in the administration by permitting them to enjoy the elevating influence attached to this form of social service work.

DIVISION II. BENEFITS PAYABLE AFTER DISCHARGE.

In a broad general way it may be stated that the benefits payable to dependents after the discharge of the enlisted man arise from two sources only.

A. *Pension payments.*—In dealing with the subject of pensions the term "discharge" used above is intended to include the payments which will be made to dependents, not only upon the death of the enlisted man in action, but as a result of disability received at that time but not causing his death until after his discharge. A proper consideration of this matter necessitates a general view of the pension system in vogue in Canada. The scale of pensions at present in use is as follows:

	Yearly.
Rank and file	$480
Squad, battery, or company sergeant major	510
Squad, battery, or company quartermaster sergeant	510
Color sergeant	510
Sergeant	510
Staff sergeant	510
Regimental sergeant major, not warrant officer	620
Master gunner, not warrant officer	620
Regimental quartermaster sergeant	620
Warrant officer	680
Lieutenant	720
Captain	1,000
Major	1,280
Lieutenant colonel	1,560
Colonel	1,890
Brigadier general	2,700

The administration of pensions is intrusted to the board of pension commissioners, consisting of three members appointed by the governing council.

Those who are entitled to be awarded pensions are divided into six classes as follows:

Class.	Degree of disability.
1	100 per cent.
2	80 per cent and less than 100 per cent.
3	60 per cent and less than 80 per cent.
4	40 per cent and less than 60 per cent.
5	20 per cent and less than 40 per cent.
6	Under 20 per cent.

In addition to the above, if the disabled man held no commission higher than a lieutenant and requires an attendant to look after his physical wants, a further yearly allowance is made of an amount not exceeding $250; an allowance is made of certain payments for each child (boys until the age of 16 and girls until the age of 17, or if owing to mental or physical infirmity the child is incapable of earning a livelihood, the payments are continued to age 21). In actual operation it has been found that the six classes shown above were not sufficiently elastic to cover the cases which were presented, and in the near future a scale of benefits similar to those indicated in Appendix XII will be adopted.

The question of determining the degree of impairment is of course important, and the advisability of adopting a standard scale is obvious; for in that way only can uniformity of treatment be obtained by the various medical examiners in different localities before whom cases come. The full table of disabilities is shown in Appendix XIII, from which the following typical items are taken:

	Per cent.
Epilepsy, fits occurring several times per day	100
Epilepsy, fits occurring every 2 or 3 weeks	50
Loss of 1 eye	33
Loss of tongue	60
Loss of 1 hand	70
Loss of 1 arm above elbow	75
Loss of 1 foot	60
Loss of both feet	100

Loss of life is of course considered as total disability, 100 per cent, and in that case the following regulation applies:

If a member of the forces has been killed or has died as the result of injuries received, or disease contracted or aggravated while on active service, the widow, until remarriage, shall be entitled to the equivalent of the pension in Class 2, and also be entitled to draw the allowance for children. On the remarriage of the widow her pension shall cease but she shall be entitled then to a gratuity of an amount equivalent to one year's pension.

The amounts payable to widowed mothers, orphaned children, and other relations of course differ from those paid to the widow, and the amounts payable will be found set forth in full in Appendix XIV, which deals with the present pension system in Canada.

It may be noted in passing that the entire pension scheme is based upon the theory that it is the duty of the citizen to offer his services to the state and that he brings to the state a sound mind and healthy body and is paid in respect to the disability suffered as such. No attempt is made to compensate the disabled soldier for inability to follow his profession before he enlisted. The same benefit is payable to a postman and to a telegraph operator for the loss of both legs.

Many complaints have been made of the pension scale, and in all probability it will have to be raised. The original system was based on an average earning power and estimated expenditure of a man with three children who would require $700. It will be noted that this amount is equaled by the yearly pension of $480 paid to a private, together with an allowance of $6 a month for each of the three children, the total being $696. It has likewise been felt that an error was committed in restricting the allowance for children to classes 1, 2, and 3, and in the new schedule in all probability the allowance for children will vary with the degree of disability.

B. *Payments during reeducation.*—A Military Hospitals Commission has been organized, consisting of about 20 members who serve without pay and are appointed by the Federal Government in addi-

tion to 9 ex officio members who are representatives of the provincial governments. The incapacitated soldier from overseas is met on his arrival by a representative of the commission, who attends to all of the legal formalities (procuring of documents, etc.) in connection with his arrival and in conjunction with the proper medical and military authorities sees that the disabled soldier is received in the hospital, home, or sanatorium which is best calculated to provide him with the most efficient medical treatment. The paramount idea is to restore the soldier to a condition of health which will permit of his becoming a useful member of society. While he is under the supervision of the Military Hospitals Commission the soldier is in receipt of his regular pay and the family still continues to enjoy the assigned pay, the separation allowance, and patriotic fund assistance, if any. Before being evacuated from the hospital and discharged from the service his case has been passed upon by the board of pension commissioners and arrangements are made so that the first pension installment is paid to the man the day that he is discharged. While he has been undergoing medical treatment his case has been studied in an endeavor to reduce his disability to a minimum before he is discharged; when that takes place he is pensioned, if entitled to a pension, and if he is unable to follow his previous occupation he is trained for a new one.

In each of the districts there is a vocational officer, whose duty it is to keep track of the man. If it is found necessary to teach him a new trade, he is surveyed by a disabled soldiers' training board on which the vocational officer, a medical officer, and a representative of the provincial employment commission sit. The recommendations of this board are forwarded to the Military Hospitals Commission, and, if the recommendation be approved, a course of instruction is outlined for the pensioner; while undertaking the course he is in receipt of the pension, is allowed $8 a month spending money by the commission, is given his maintenance at one of its institutions, or in lieu thereof if he lives at home is allowed $1 a day. Should he be a married man there is a further allowance made to his wife, consisting of the difference between $35 a month and the amount of the pension paid to him. The commission also makes an allowance for each child (boys up to the age of 16 and girls up to 17), as follows:

If the children are 10 years of age or over, $7.50 for the first child, $4.50 for the second child, and $3 for each of the other children.

If the children are below the age of 10 but over 5, the amounts are $4.50 for the first child and $3 for subsequent children.

If all the children are below the age of 5, $3 is allowed for each child.

A maximum allowance of $55 a month for the wife and children (from which is deducted the amount of the pension of the man and his children) is allowed, so that a man undergoing vocational training

with a wife and six children might get the following monthly allowances:

Amounts indicated above	$55
Spending money allowance	8
Maintenance allowance	30
Total	93

From the first item would be deducted whatever pension he was receiving. This payment is made irrespective of his rank.

It not infrequently happens that enlisted men have returned from overseas and when cured have been discharged. Subsequently it has been found that the man could not work at his usual trade, and the family would suffer hardships in consequence. There was no machinery by which the Canadian expeditionary force could reattest (reenlist) him. It became necessary, therefore, to procure an order in council empowering the Military Hospitals Commission to reenlist the man for *treatment* instead of for service. In those cases the man's pay starts from the date of his reattestation, but if he is a pensioner his pension ceases from that date.

As pointed out in the early part of this report, all of the nations at war have provided some form of relief for the dependents of the enlisted men. It is a matter intimately connected with the welfare of the soldier and his wife, but it is absolutely necessary to the minor children. If we are to minimize the bad effects upon future generations of the hardships which are inevitably connected with the war, we must take the necessary steps to throw every possible safeguard around the dependents of the combatants.

From the outline of the Canadian system of relief shown above some idea may be obtained of the angles from which this question must be considered, and in this connection it must be realized that it is just as necessary to prepare a scientific pension plan at this time as it is to provide relief for physical suffering. We have become accustomed to the use of the term "pension," but in reality the benefits which we aim to grant by this form of relief are closely akin to the compensation protection which covers industrial workers in practically every State in the Union. No good reason exists for failure to recognize the fact that the soldier in the trenches and the civilian worker in a munition plant are on an equality when the question of protection to their dependents is at issue. If we provide that in the event of the death or injury of the munition worker his family shall receive benefits for a certain period, ought we deny to the family of the soldier a similar measure of protection? There is an equal necessity for placing the compensation benefits or "pensions" of the soldier upon a scientific basis as in the case of the compensation laws applicable to the industrial worker. Every feeling of gratitude and humanity dictates that a satisfactory—even

liberal—allowance shall be made to the disabled soldier and his dependents, but sentiment and generosity must be considered when the plan is formulated and not when individual cases are passed upon. The latter course must inevitably lead to discrimination, unequal and unfair awards.

Every avenue of information in Canada was open to me by the Government officials and the private individuals in charge of the various phases of the work. They gave generously of their time and seemed imbued with the idea that they should do all in their power to prevent us making the mistakes which they did. It is manifestly impossible to make suitable acknowledgment of their assistance and courtesies in this report, but attached hereto is a list of those who gave me much information.

S. H. Wolfe.

May 28, 1917.

FROM WHOM INFORMATION WAS OBTAINED.

GOVERNMENT BUREAUS.

ASSIGNED PAY AND SEPARATION ALLOWANCE.

Mr. R. B. Borden.
Maj. Ingall (general auditor and chief inspector of accounts).
Maj. J. W. Margeson (president board of review of separation allowances).
Lieut. R. A. Shaw.
Mr. W. F. Kelly.

MILITARY HOSPITALS COMMISSION.

Mr. E. H. Scammell, secretary.
Mr. Frederick H. Sexton, vocational officer.
Mr. Howard Angus Kennedy.

BOARD OF PENSION COMMISSIONERS.

Maj. J. L. Todd.
Mrs. Rachael K. Ross.

INSURANCE DEPARTMENT.

Mr. George D. Finlayson, superintendent.

MEMBERS OF PARLIAMENT.

Sir Herbert B. Ames.
Hon. William F. Nickle.

CANADIAN PATRIOTIC FUND.

Sir William Mulock, K. C. M. G.
Mr. Angus MacMurchy.
Mr. William C. Noxon.
Miss Helen R. Y. Reid, convener of the Montreal branch.
Mr. John Watt.
Mr. Graydon Butler.
Mr. R. J. Dilworth.
Mrs. R. S. Wilson, regent, Daughters of the Empire.
Mr. Philip H. Morris, secretary.
Lieut. Col. Clarence F. Smith.

CANADIAN RED CROSS SOCIETY.

Lieut. Col. Noel G. R. Marshall.

OFFICIALS OF THE CITY OF TORONTO.

Mr. William Johnston, city solicitor.
Mr. Thomas Bradshaw, commissioner of finance.
Mr. G. R. Moore, secretary of the insurance department.

MISCELLANEOUS.

Sir William Ralph Meredith, chief justice of Ontario.
Lieut. Col. Vincent Massey.

APPENDIX I.

I. CANADIAN EXPEDITIONARY FORCE.

PAY AND ALLOWANCES.

STAFF.

In Canada there is no Headquarters or Divisional Staff, Canadian Expeditionary Force.

The responsibility for the organization, administration, etc., of units of the Canadian Expeditionary Force while in Canada devolves upon the Permanent Headquarters and District Staff of the Militia, who continue to receive Pay and Allowances in accordance with the same scale as before the war. Officers, Noncommissioned Officers, and Men of the Active Militia (Permanent and Nonpermanent) have been attached temporarily to the Permanent Staff, as has been found necessary from time to time, in order to assist the Permanent Staff or to replace those appointed to the Canadian Expeditionary Force.

STAFF IN ENGLAND.

TABLE I.	Staff pay.	Field allowance.
Major General, Commanding Division	$20.00	$4.00
Brigadier General, Commanding Training Division	12.00	3.00
Brigadier General, Staff, Infantry, and Artillery Brigades	10.00	3.00
General Staff Officer, 1st Grade	10.00	3.00
Assistant Adjutant and Quartermaster General of Division	10.00	3.00
Director of Medical Services	10.00	3.00
Director of Pay and Record Services	10.00	3.00
Assistant Quartermaster General	9.00	3.00
Principal Medical Officer (Army Corps)	9.00	3.00
Chief Paymaster	9.00	3.00
Director of Recruiting and Organization	9.00	3.00
Officer in Charge of Records	9.00	3.00
Director of Veterinary and Remount Services	9.00	3.00
Director of Supplies and Transport	9.00	3.00
General Staff Officer, 2nd Grade	8.00	2.00
Commandant and Chief Instructor of Training Schools	8.00	2.00
Deputy Director of Medical Services	8.00	2.00
Assistant Director of Medical Services of Division	8.00	2.00
Paymaster in charge Overseas Base	8.00	2.00
Chief Ordnance Officer, England	8.00	2.00
Deputy Assistant Adjutant and Quartermaster General	7.00	2.00
Deputy Assistant Quartermaster General	7.00	2.00
Deputy Assistant Adjutant General	7.00	2.00
Assistant Director of Medical Services in England	7.00	2.00
General Auditor	7.00	2.00
Paymaster, Headquarters Training Division Shorncliffe, Bramshott, etc	7.00	2.00
Assistant Director Pay Services	7.00	2.00
Director of Chaplain Services	7.00	2.00
Assistant Director Veterinary Services	7.00	2.00
Assistant Director of Supplies and Transport	7.00	2.00
Brigade Major	7.00	1.50
Assistant Judge Advocate General	7.00	1.50
Instructor of Training Schools	6.00	1.50
Adjutant and Quartermaster of Training Schools	6.00	1.50
Heads of Branches, Pay and Records	6.00	1.50
General Staff Officer, 3rd Grade	5.00	1.50
Assistant Provost Marshal	5.00	1.50
Deputy Assistant Director of Medical Services	5.00	1.50
Field Cashier, Division	5.00	1.50
Assistant Director of Chaplain Services	5.00	1.50
Deputy Assistant Director of Ordnance Services	5.00	1.50
Staff Captain	5.00	1.25

Staff in England—Continued.

TABLE 1—Continued	Staff pay.	Field allowance.
Assistant Instructors of Training Schools	$5.00	$1.25
Assistant Heads of Branches, Pay and Records, Class I	5.00	1.25
Assistant Heads of Branches, Pay and Records, Class II	4.00	1.25
Armourer Officer	4.00	1.25
Aide-de-camp	3.00	1.25
(Except the principal Aide-de-camp to General Officer Commanding Canadian Army Corps) who shall receive	4.00	1.50
Orderly Officer	3.00	1.25
Intelligence Staff Officer	3.00	1.25
Staff Lieutenant	3.00	1.25

The above rates include all allowances (except rations valued at 42c. per diem), travelling allowance when away from station, and Separation Allowance.

SUBORDINATE STAFF.

The following daily rates of Pay and Field Pay are authorized for Warrant Officers, Noncommissioned Officers and Men appointed to the Subordinate Staff of the Headquarters of an Army, Army Corps, Division, Divisional Artillery, Cavalry or Infantry Brigade, and also for Warrant Officers, N. C. O.'s and Men serving on the Subordinate Staff of an Administrative Office at the Base Overseas and in England, subject to the Establishment authorized:

TABLE 2.	Pay of rank.	Field pay.
Superintending Clerk	$2.00	$1.00
Deputy Superintending Clerk	1.80	.50
Staff Sergeant	1.60	.50
Sergeant Clerks	1.50	.50
Sergeants	1.35	.50
Rank and File Clerks	1.50	.25
Other Rank and File	Pay of rank.	.25

REGIMENTAL RATES (GENERAL).

TABLE 3.	Pay of rank.	Field pay.
Colonels	$6.00	$1.50
Lt. Colonels	5.00	1.25
Majors	4.00	1.00
Captains	3.00	.75
Lieutenants	2.00	.60
Warrant Officers	2.00	.30
Quartermaster Sergeants	1.80	.20
Orderly Room Clerks	1.50	.20
Pay Sergeants	1.50	.20
Squadron, Battery, or Company Sergeant Majors	1.60	.20
Colour Sergeants or Staff Sergeants	1.60	.20
Squadron, Battery, or Company Quartermaster Sergeants	1.50	.20
Sergeants	1.35	.15
Corporals	1.10	.10
Bombardiers or 2nd Corporals	1.05	.10
Trumpeters, Buglers, and Drummers	1.00	.10
Privates, Gunners, and Drivers	1.00	.10
Sappers, Batmen, Cooks, etc	1.00	.10

NOTE.—In addition to the above Regimental rates, Officers in Command of a Unit numbering five hundred men or over shall receive Command Pay at the rate of $1.00 (one dollar) a day. It is not payable to officers in receipt of special rates of Staff Pay under Table (I).

REGIMENTAL RATES (SPECIAL).

OFFICERS, CANADIAN ARMY MEDICAL CORPS.

Table 4.	Pay of rank.	Field pay.
Colonels	$8.00	$1.50
Lt. Colonels	7.00	1.25
Majors	5.50	1.00
Captains	4.50	.75
Lieutenants	3.50	.60
Nursing Matrons	3.00	.75
Nursing Sisters	2.00	.60

CANADIAN OFFICERS ATTACHED TO THE ROYAL FLYING CORPS.

Table 5.	Consolidated rate of pay.
Squadron Commander (Major)	$10.00
Flight Commander (Captain)	7.50
Flying Officers (Lieutenants)	6.00

Note.—The above rates include Field Pay, Flying Pay, and Ration Allowance.

Lieutenants, on probation previous to qualifying, receive the ordinary rates of Pay laid down in Table (3) plus 50 cents per diem Flying Pay.

FORESTRY UNITS AFTER ARRIVAL OVERSEAS.

Table 6.	Consolidated rate of pay.
Millwrights, 2 per Co. of 250	$3.00
Mill Sawyers, 2 per Co. of 250	3.00
Edgermen, 2 per Co. of 250	2.25
Saw Filers, 2 per Co. of 250	2.25
Engineers, 2 per Co. of 250	2.25
Log Setters, 2 per Co. of 250	1.75
Cooks, 2 per Co. of 250	1.75
Saw Hammerers, 1 per 3 Companies	5.50

Note.—The above rates include Regimental Pay and Field Pay.

SKILLED RAILWAY EMPLOYEES (SECTIONS).

Table 7.

In addition to rates laid down in Table 1, Officers appointed to a Section of the Skilled Railway Employees (1 Captain and 2 Lieutenants per Section of 266 Officers, N. C. O.'s and Men) receive $1.00 per diem Specialists' Pay, and the Noncommissioned Officers and Men a rate ranging from 10c. to $1.00 per diem on the recommendation of their Officer Commanding, according to the class of work performed, provided they be either Blockmen, Shunters, Drivers, Firemen, Fitters, Tubers, or Blacksmiths.

ALLOWANCES.

SUBSISTENCE ALLOWANCE (IN LIEU OF QUARTERS AND RATIONS).

From the date of enlistment, Officers, Noncommissioned Officers and Men are provided in addition to their pay of rank (or staff pay) and field pay with all their requirements, lodgings, rations, medical care, etc., Noncommissioned Officers and men are also issued with clothing and equipment. Officers provide their own clothing and equipment and receive an allowance in lieu, vide Table 15.

In some cases, however, it is not convenient nor practicable to provide lodgings and rations; certain allowances in money are paid instead, either to the soldier himself or to those providing the maintenance, at the following rates:

ALLOWANCE IN LIEU OF RATIONS AND QUARTERS IN CANADA.

TABLE 8.

	Per diem.
Officers, irrespective of rank	$1.50
Noncommissioned Officers and men, actual cost per capita not exceeding	.60

IN ENGLAND.

TABLE 9.

	At London per diem.	Elsewhere per diem.
Field officers	$2.00	$1.50
Other Officers	1.50	1.00
Warrant Officers, Class 1	1.25	1.00
N. C. O.'s and Men	1.00	.75

MESSING ALLOWANCE.

TABLE 10.

All Officers and Nursing Sisters, except those in receipt of special rates of Staff Pay, are granted a Messing Allowance of four shillings a day from the date they arrive in England.

TRAVELLING ALLOWANCE.

When Officers, N. C. O.'s, and Men travel away from their station on public service they are provided with Government transport warrants, which they exchange for railway tickets, the railway companies being afterwards repaid direct by the Department for the warrants in their possession.

An allowance as per following scales is authorized to cover hotel expenses and meals on train:

IN CANADA.

TABLE 11.

	East of Port Arthur.	West of Port Arthur.
Colonels	$6.00	$6.00
Lieut. Colonels	5.00	5.00
Majors	4.50	5.00
Captains and Lieutenants	4.00	4.50
Warrant Officers	3.00	3.50
N. C. O.'s not below rank of Sergeant	2.00	2.25
Rank and File	1.70	2.00

After a stay of seven days in one place the above scale is reduced as follows:

TABLE 11A.

TABLE 11A.	East of Port Arthur.	West of Port Arthur.
Colonels and Lt. Colonels	$3.00	$3.50
Majors	2.50	3.00
Captains and Lieutenants	2.25	2.75
Warrant Officers	1.75	2.50
N. C. O.'s not below rank of Sergeant	1.50	2.25
Rank and File	1.00	1.75

IN ENGLAND.

TABLE 12.

	Shillings per diem.
Officers	15
N. C. O.'s and men	5

IN FRANCE.

TABLE 13.

	Francs per diem.
Officers	12
N. C. O.'s and men	8

SEPARATION ALLOWANCE.

To provide for the needs of the dependents of soldiers, Separation Allowance is paid at the following rates:

TABLE 14.

	Per month.
Colonels and Lieut. Colonels	$60.00
Majors	50.00
Captains	40.00
Lieutenants	30.00
Warrant Officers	30.00
Sergeants and Staff Sergeants	25.00
Rank and File	20.00

Payable from date of enlistment in the Canadian Expeditionary Force.

CLASS OF PERSONS ENTITLED TO RECEIVE SEPARATION ALLOWANCE.

Class "A"—Wives and Children:

(1) Lawful wife at time of enlistment.

(2) Wife married since enlistment with Commanding Officer's consent.

(3) Wife separated by court, provided court decrees husband must contribute to support.

(4) Wife separated less than two years without court decree.

(5) Woman supported by soldier on a permanent "bona fide" domestic basis two years prior to enlistment.

Class "B"—Motherless Children:

(1) Legitimate children (Payable to Guardian named by soldier).

(2) Children of soldiers or women as in Class "A" (5) as above.

Class "C"— Widows:

Widow entirely dependent where the son has enlisted and is sole support.

Separation Allowance can not be paid in respect of the same soldier to more than one household at the same time. In the event of individual cases arising which do not appear to come within the above regulations, or any cases not already provided for, such may be specially considered by the Governor General in Council.

ASSIGNED PAY.

Assigned Pay is the portion of a soldier's Pay of Rank retained by his own request or by compulsion and paid to a party designated by him. The amount of the assignment can not exceed twenty days' pay (of rank).

When Separation Allowance is being paid on account of a soldier, it is compulsory for him to assign at least half of his pay (of rank).

In the case of officers assignment of pay is not compulsory.

OUTFIT ALLOWANCES.

OFFICERS.

TABLE 15.

An Outfit Allowance of $250.00 is authorized for every officer towards the cost of uniforms and equipment, payable as follows:

$100.00 after three months' service in Canada, $50.00 on departure for oversea, $100.00 after arrival in England.

TABLE 16.

Nursing Sisters are also entitled to an Outfit Allowance of $150.00 under similar conditions to the above, but not to the additional $100.00 after arrival in England.

WARRANT OFFICERS.

TABLE 17.

Warrant Officers, Class I, who have been duly appointed as such, are entitled to an Outfit Allowance of $100.00 after arrival in England.

Officers and Warrant Officers provide their own clothing and equipment out of above allowances.

Noncommissioned Officers and Men are issued clothing and equipment in kind.

APPENDIX II.

No. 74. 1915.

BILL.

AN ACT TO AUTHORIZE AND CONFIRM GRANTS BY MUNICIPAL CORPORATIONS FOR PATRIOTIC PURPOSES.

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:

Objects which may be aided.

1. Any municipal corporation may pass by-laws for granting aid to—

(a) The Canadian Patriotic Fund, established by an act of the Dominion Parliament passed in the fifth year of the reign of His Majesty King George the Fifth, chaptered 8.

(b) The Canadian Red Cross Association.

(c) The Belgian Relief Fund.

(d) Any other fund established for providing hospital accommodation, medical or surgical care or other assistance of a like nature to persons who have suffered or may suffer by reason of the present war.

(e) Provide military outfit and equipment for the members of any local body organized for the purpose of home defence and officially recognized by the Department of Militia and Defence.

(f) Insure the lives for the benefit of dependents of officers and men, residents of the municipality, who during the present war may be on active service with the naval and military forces of the British Empire and Great Britain's allies.

(g) Any fund established for the assistance in case of need of the wives, children, and dependent relatives of officers and men, residents of the municipality, who during the present war may be on active service with the naval and military forces of the British Empire and Great Britain's allies.

(h) To purchase and forward supplies of food and clothing for distribution among those requiring assistance in Great Britain, France, or Belgium.

Power to borrow money on debentures or promissory notes.

How promissory notes to be paid.

2. (1) For the purposes mentioned in section 1 the municipal corporation may borrow money by the issue of debentures, payable in not more than ten years from the date of issue, or on the security of promissory notes, or may provide for raising the money in the estimates and levy for the same in the taxes for the current year. (2) If the money is borrowed on promissory notes and the council decides to extend payment of any of them beyond one year, the notes shall be so drawn and made that the number and principal of the notes falling due in one year shall be equal to the number and principal of those falling due in each of the other years of the term fixed by the council, but so that none shall be for a longer period than five years from the date of the first.

Assent of electors not required.

3. It shall not be necessary to obtain the assent of the electors to any by-law passed under the authority of this Act, or to observe the formalities in relation thereto prescribed by The Municipal Act.

Special rates.

4. A special rate shall be levied in each year on all the rateable property in the municipality sufficient to pay the instalments of principal and the interest falling due in respect of the debentures or to pay the interest and provide for a sinking fund to retire the debentures at their maturity, or to pay the principal and interest falling due on the promissory notes as the case may be.

Confirmation of past grants.

5. Any by-law heretofore or hereafter passed for any of the purposes mentioned in section 1, may be approved by the Lieutenant Governor in Council and when so approved shall be legal, valid and binding.

6. Any Public Utility Commission having the management and control of a public utility as defined by The Public Utilities Act may make grants in aid of any of the purposes set out in section 1. Such grants may be made out of any funds under the control of the Commission.

Confirmation of by-laws.

7. The by-laws set out in the Schedule hereto are hereby confirmed and declared to be legal, valid, and binding.

SCHEDULE.

By-law No. 464 of the Municipal Council of the Corporation of the County of Perth, contributing to the Canadian Patriotic Fund $1,400 during each month in the years 1915 and 1916, until three months after the present war be ended and has concluded, or until the moneys to be assessed and levied are exhausted, whichever shall first happen.

By-law No. 857 of the Municipal Corporation of the County of Elgin, contributing to the Canadian Patriotic Fund $1,000 a month during the continuance of the war between Great Britain and Germany.

By-law No. 748 of the Corporation of the County of Victoria to establish and provide a fund to be known as "The County of Victoria Patriotic Fund" and contributing $16,166.85 to the fund.

A by-law of the Municipal Corporation of the County of Prince Edward, passed on the 18th day of December, 1914, to aid the Canadian Patriotic Fund by a contribution of $500 a month for a period of not exceeding twenty-four months and to a total amount not exceeding $12,000.

By-law No. 821 of the County of Ontario to raise money for creating a Patriotic Fund for the relief of soldiers in this County, who have volunteered for service in the present war in which the British Empire is engaged and for the relief of persons dependent upon such soldiers who may have been killed or permanently disabled. Contribution is $15,000, raised in five annual payments of $3,000.

By-law No. 2220 of the City of St. Thomas to authorize the issue of debentures to the amount of $5,000 to be contributed by the City of St. Thomas to the Canadian Patriotic Fund.

By-law No. 658 to authorize the issuing of debentures of the Town of Leamington for $2,000, for the purpose of the Leamington and Vicinity Patriotic Association.

By-law No. 290 of the Township of King in the County of York to assist in raising a fund for war relief purposes by a levy of one mill in the dollar on all the assessable property in the municipality, which will raise about $3,500 and $1,500 by voluntary contributions.

APPENDIX III.

R. No.....

Rec'd.....

By.....

APPLICATION FOR TORONTO CIVIC INSURANCE.

1. Applicant's Name in full.....
2. Occupation.....Employed by.....
3. Address of Employer.....
4. Street Address at time of enlistment .....Length of Residence.....years.
5. Exact residence on Aug. 1, 1914 .....Length of Residence.....years.
6. Place of Birth.....County of.....Province or Country.....
7. Date of Birth.....day of.....19....Present age.....years.
8. Name of Next-of-kin or dependents.....
9. Relationship to Applicant.....
10. Address of Next-of-kin or dependent.....
11. Contingent or Unit.....Rank.....Reg. No.....
12. Date of enlistment.....day of.....191..
13. Name of Toronto referee who has not enlisted and who is not likely to enlist.....

.....Street Address.....

14. How long have you known him?.....years.

I declare that all of the foregoing statements are true.

Dated at.....the.....day of.....A. D. 19..

Witness:

....

(Address.) (Signature of applicant.)

APPENDIX IV.

To the Council of the Corporation of the City of Toronto:

The Board of Control beg to present their Report No. 5.

INSURANCE OF RESIDENTS OF TORONTO IN THE SECOND CONTINGENT OF THE CANADIAN OVERSEAS EXPEDITIONARY FORCE.

The Board invited offers from the leading life insurance companies having headquarters or chief agents in Toronto for the insurance of residents of Toronto who are enlisted in the second contingent of the Canadian Overseas Expeditionary Force. Two Companies only submitted propositions: First, the State Life Insurance Company of Indianapolis, to insure three hundred members under a Participating Limited Payment or Endowment Policy at the Company's regular rates, with a proviso that the city shall pay two annual premiums in advance; second, the Aetna Life Insurance Company of Hartford, which offered a twenty-year endowment policy of $1,000 on the life of each member at the regular premium rate, etc.

The foregoing offers were submitted to the City Treasurer and City Solicitor for consideration, etc., and their report thereon is herewith appended and is as follows:

LAW DEPARTMENT,
Toronto, February 6th, 1915.

T. L. CHURCH, Esq. (Mayor),
CHAIRMAN, AND MEMBERS OF THE BOARD OF CONTROL,
Toronto.

DEAR SIRS: The question of placing insurance upon the members of the Second Contingent of the Canadian Expeditionary Force was referred to the undersigned by your Board on the 2nd instant.

Only two propositions have been submitted: (1) One by the State Life Insurance Company of Indianapolis, to insure 300 members under a participating limited payment or endowment policy, at the Company's regular rates, with a proviso that the City shall pay two annual premiums in advance; (2) One by the Aetna Life Insurance Company of Hartford, which proposes a 20 year endowment policy of $1,000 on the life of each member, at the regular premium rate, with a proviso that the City shall pay the premiums on these policies till the close of the present war.

The policies are to be free from restrictions regarding occupation, residence, travel or service in the Militia, Army, or Navy in time of war or in time of peace. Each policy, of course, has a cash surrender value after payment of the third year's premium. At the average age of 30 years this surrender value amounts to $86, so that men returning from the war after its conclusion will have the option of taking over the policies and continuing the annual payments until the end of the endowment period. If the policies are not continued, the City would have the right to call for the cash surrender value, which we think should be retained by the City as the risk has been carried at the expense of the city during the war. The policies also have a paid-up value at the end of three years. The question, however, of the method of dealing with either the cash surrender value, or the taking of a paid-up policy, is one entirely for the Council.

The only proposition, therefore, submitted covering the whole Force is that of the Aetna Life, and, in view of the likelihood of this Contingent leaving almost any day, and the necessity for a written application being obtained from each of the men, we recommend that this offer of the Aetna Life be accepted. We are informed by the local agents that arrangements can be made with Lieutenant Colonel Elliott whereby all the applications may be obtained from the men in one day. We are informed that the number to be insured amounts to 1,090 soldiers.

Yours, truly,

JOHN PATTERSON,
City Treasurer.
WILLIAM JOHNSTON,
City Collector.

The Board, after giving the foregoing report careful consideration, recommend that the offer of the Aetna Life Insurance Company of Hartford, for the insurance of all Toronto residents in the second contingent of the Canadian Overseas Expeditionary Force, be accepted according to the conditions embodied in the offer of the Company, subject to the following provisions, viz, that the City shall undertake to pay the premiums for three years in order to bring each policy within the surrender value clause, the policy to be retained by the City of Toronto in trust, and that in the event of the insured party desiring to continue the policy with the endowment privilege he may do so upon recouping to the City the amount of the surrender value at the expiration of the three-year term, or at the end of the war, should it last longer than three years.

Respectfully submitted.

T. L. CHURCH (Mayor), *Chairman.*

BOARD ROOM, TORONTO, *February 8th, 1915.*

Premium Rates, etc., of the Aetna Life Insurance Company referred to in Report No. 5 of the Board of Control.

GUARANTEED RATES AND VALUES 20-YEAR ENDOWMENT $1,000.

Age.	Premium.	Cash value at end 3rd year.	Paid-up value at end 3rd year.	Extended insurance.	
				Years.	Days.
18	$41.11	$87.00	$149.00	14	83
19	41.16	87.00	149.00	14	22
20	41.21	87.00	149.00	13	323
21	41.27	87.00	149.00	13	257
22	41.34	87.00	148.00	13	189
23	41.41	86.00	148.00	13	118
24	41.48	86.00	148.00	13	44
25	41.55	86.00	148.00	12	332
26	41.64	86.00	147.00	12	251
27	41.74	86.00	147.00	12	167
28	41.84	86.00	147.00	12	80
29	41.95	86.00	147.00	11	355
30	42.07	86.00	146.00	11	261
31	42.21	86.00	146.00	11	165
32	42.36	86.00	146.00	11	67
33	42.51	86.00	146.00	10	332
34	42.69	86.00	146.00	10	229
35	42.89	86.00	145.00	10	124
36	43.11	86.00	145.00	10	16
37	43.35	86.00	145.00	9	270
38	43.62	86.00	145.00	9	156
39	43.91	86.00	145.00	9	39
40	44.25	86.00	144.00	8	285
41	44.60	86.00	144.00	8	164
42	45.01	86.00	144.00	8	41
43	45.45	87.00	144.00	7	281
44	45.96	87.00	143.00	7	154
45	46.51	87.00	143.00	7	26

ILLUSTRATION.

$1,000.

Average Age 30.

Premium	$42.07
Amount paid three years	126.21
Cash Value end third year	86.00
Net cost of insurance for 3 yrs	40.21
Cost per year per $1,000	13.40

To the Council of the Corporation of the City of Toronto:

The Board of Control beg to present their Report No. 10.

RE INSURANCE ON SECOND CONTINGENT.

Your Board have conferred with the local agents of the Aetna Life Insurance Company in the above matter, and have notified the Company that the City will hold them to their contract to insure all the members of the Second Contingent belonging to the City of Toronto.

In the meantime the Board recommend the City Council to declare in favor of the City assuming liability to provide the sum of $1,000 for the dependents of all soldiers resident in the City belonging to the Second Contingent meeting death in active service.

RE INSURANCE ON SOLDIERS NOT NOW CONNECTED WITH ANY CONTINGENT.

The Board have received the offer hereinafter set forth from the State Life Insurance Company, Indianapolis. The Report of the City Treasurer and City Solicitor is also herewith appended:

STATE LIFE INSURANCE CO.,
Toronto, March 27, 1915.

His Worship Mayor CHURCH, *Toronto, Ont.*

YOUR WORSHIP: I beg to submit, on behalf of the State Life Insurance Company of Indianapolis, the following offer for the insuring of 250 of the volunteers now in camp here.

We will consider two hundred and fifty applications for $1,000 each on the twenty-year endowment plan, participating in profits, providing three annual premiums are paid in cash in advance, on delivery of the policies to the City.

The rate per $1,000 at age 26 is $48.75 per annum, which would mean a payment in advance of $146.25, covering the three years' insurance. At the expiration of the three years, however, and you desire to surrender the policy you would be entitled to a return of $90.39 on each $1,000 policy issued, which, together with the annual dividends which commence with the second year, would bring the net cost to the City down to about $44 per $1,000 per man for three years' insurance.

As we are having many enquiries, from outside, we would appreciate if your Council could make it convenient to deal with this offer at once.

Yours, faithfully,

CHARLES T. GILLESPIE.

LAW DEPARTMENT,
Toronto, March 29th, 1915.

T. L. CHURCH, Esq. (Mayor),
CHAIRMAN, AND MEMBERS OF THE BOARD OF CONTROL,
Toronto.

DEAR SIRS: We enclose herewith an offer received this morning from the State Life Insurance Company, Indianapolis, to insure 250 of the soldiers now in the camp at the Exhibition Grounds, on the terms set out in the letter.

As this is the only offer that is received, if the City wish to insure we do not see what else there is to do than to accept it. We know nothing about the financial standing of this Company. We presume, however, that, having a license to do business in Ontario, their financial standing must be at least satisfactory to the Insurance Department. Further enquiries may, however, be made before the contract is concluded with this Company.

Yours, truly,

JOHN PATTERSON,
City Treasurer.
WILLIAM JOHNSTON,
City Solicitor.

The Board recommend the acceptance of the foregoing offer submitted by the State Life Insurance Company of Indianapolis subject to the condition that the insurance thereunder shall be placed upon any men enlisting as may be directed by the Board.

Respectfully submitted.

T. L. CHURCH (Mayor), *Chairman.*

BOARD ROOM, TORONTO, *April 6th, 1915.*

A communication from Mr. George B. Woodward, Third Vice President of the Metropolitan Life Insurance Company, was read, as follows:

METROPOLITAN LIFE INSURANCE CO.,
New York, May 1st, 1915.

To the Mayor and Council of the Corporation of the City of Toronto.

GENTLEMEN: In accordance with the agreement reached at the conference held yesterday at our office in this City with representatives of the City of Toronto, we submit the following:

It is understood that the Council of the City of Toronto, or the proper Board, will furnish to the Metropolitan on or before May 30th, 1915, a list of all Toronto members of the first Overseas Contingent, except as to the Reservists. The Metropolitan agrees to at once issue policies on the lives of all persons whose names are on this schedule, and where it has not already issued a policy to the City, the insurance to date and to be in effect from October 14th, 1914.

The City of Toronto is to at once pay to the Metropolitan the difference between the regular premium on the policies (plus extra premium of $25 in each case), and the amount already paid as such premiums to the Company on account of the insurance of said Contingent, together with interest at 5 per cent per annum on the difference from October 14th, 1914, to date of payment. Payment of this difference may be made by the City in Toronto Bonds to net the Metropolitan not lesss than 5 per cent, subject to the approval by the Treasurer of the Metropolitan of the particular bonds offered.

The liability of the Metropolitan will be limited to policies issued on the lives of those whose names are certified on said list, and the Metropolitan is not to be called upon to pay on the life of any member of said First Contingent unless the name has been so certified.

The names of the Toronto Reservists are to be similarly certified to the Company, on or before June 30th, and they are to be insured subject to the same conditions as named above applying to the members of the First Contingent; and the Metropolitan is not to be called upon to pay any claim on the life of any Reservist unless the same has been so certified.

The Metropolitan agrees to issue not exceeding 3,700 policies of $1,000 each on members of the Second Canadian Overseas Contingent, residents of Toronto, subject to the following conditions:

(1) Application for each policy so issued is to be made by the proper officer of the City of Toronto, the application to give all particulars necessary to enable the Company to issue a policy.

(2) In consideration of the agreement of the Metropolitan to insure this additional number of 3,700, the City of Toronto agrees to pay to the Metropolitan the second regular premium on all policies issued on the lives of members of the First Contingent but without the extra war premium, excluding any which may be cancelled on account of noncitizenship.

(3) On these new risks, to the number of 3,700, the City of Toronto is to pay one year's extra war premium of $25 per $1,000 in addition to the regular premium, and to pay the second regular premium on such policies, omitting the extra premium, provided the war does not cease in the meantime.

(4) If the war continues beyond the date when a third premium would fall due on the policies issued to either the First or Second Contingent, the City agrees to pay the regular premiums then due, omitting the extra war premium.

Payment of the regular and extra premium for the first year on these 3,700 risks may be made by the City in Toronto Bonds to net the Metropolitan not less than 5 per cent, subject to the approval by the Treasurer of the Metropolitan of the particular bonds offered.

In making this proposal we desire to call your attention to the fact that in issuing policies upon the lives of the persons whose names were sent us we found that a number of names sent us in your list were not actually citizens of Toronto, and therefore not covered by our agreement with you. If the City will send to us the names of all persons whom they know to be so situated, we will credit the City with the premiums received thereon, as we can not consider the policies valid. If in the meantime the Metropolitan has paid claims under any such policies, the City agrees to refund any amounts so collected.

It is understood, however, that if the Municipalities of which the persons so excluded are citizens will pay to the Metropolitan the amount of premium thereon, credited back to the City of Toronto by the Metropolitan, the Metropolitan will consider its policies in force on such persons until October 14th, 1915, and for such additional period as the regular premiums thereon shall be paid for; provided the names of all such persons are furnished to the Company on or before May 30th, 1915, together with the amount of premium due.

Should the Metropolitan pay a death claim under policy issued on the life of a member of either the First or the Second Contingent and it afterwards be found that such person was not dead, the City is to refund to the Metropolitan the amount paid.

Very truly, yours,

GEO. B. WOODWARD,
Third Vice President.

Controller Spence, seconded by Controller O'Neill, moves that the Council accepts and agrees to the proposals made in the Metropolitan Life Insurance Company's letter of May 1st, 1915, it being understood that the 3,700 further men to be insured by The Metropolitan Life Insurance Company, as set out in the sixth paragraph of the said letter, are to be any residents of Toronto enlisted for active service during the present war, other than the men of the First Contingent; and that the notice required by the 32d Rule of this Council be dispensed with so far as relates to this motion, which was carried.

APPENDIX V.

P. C. 667.

CERTIFIED COPY OF A REPORT OF THE COMMITTEE OF THE PRIVY COUNCIL, APPROVED BY HIS EXCELLENCY THE GOVERNOR GENERAL ON THE 15TH MARCH, 1917.

The Committee of the Privy Council have had before them a report, dated 3rd March, 1917, from the Minister of Finance, stating that he has received from the Superintendent of Insurance a memorandum with reference to the payment of war claims by life insurance companies in Canada in which it is stated that on account of the difficulty experienced by the said companies in obtaining satisfactory proof of the death of enlisted policyholders reported killed in action or missing and believed to be dead, the payment of the amounts due to the beneficiaries of such policyholders is being delayed; that in some cases the companies are reluctant to accept as conclusive evidence of death the official certificates of death, or presumption of death issued by the Department of Militia and Defence, and that such companies require in addition corroborative evidence from comrades or other persons who have seen the body after death; that as in many cases such additional evidence can not be produced it is probable that the payment of the claims of such policyholders will be deferred until after the conclusion of the war, and that the beneficiaries of such policyholders will be inconvenienced or injured by the said delay; that the Department of Militia and Defence has stated that the casualty records of all men whose deaths have been officially presumed have been carefully searched, and not a single instance has been found of any man having been found to be alive in respect of whom an official certificate of death has been issued, and that therefore the precautions being taken by the said companies appear to be unnecessary; that it is undesirable to modify by legislation or regulation the provisions of existing contracts even to the extent of prescribing the form of proof which the companies shall accept as satisfactory without some provision for compensation in the event of unwarranted payments being made; and that for these reasons it is desirable that a regulation should be made by the Governor in Council under the provisions of the War Measures Act, 1914, providing that all insurance companies transacting business of life insurance in Canada shall accept as satisfactory proof of death the official certificates of death or presumption of death as the case may be, issued by the Department of Militia and Defence, and shall, on the production of such certificate, pay to the beneficiary under any policy of life insurance on the life of an enlisted soldier resident in Canada at the time of the issue of the policy or at the time of enlistment, the amount

to which such beneficiary is entitled thereunder, and that in the event of such policyholder subsequently proving to be alive and the amount of the said payment not being refunded by the said beneficiary, there may be paid to such company out of the Consolidated Revenue Fund under the provisions of the War Appropriation Act, 1916, the amount by which the payment so made to the said beneficiary exceed the actuarial reserve maintained by the company in respect of the said policy at the date on which the said payment is made.

The Minister concurs in the report and recommendations of the Superintendent of Insurance and submits the same for favourable consideration.

The Committee advise that the foregoing be approved accordingly.

APPENDIX VI.

ADJUTANT GENERAL'S OFFICE,
MILITIA HEADQUARTERS,
OTTAWA, CANADA.

CERTIFICATE OF DEATH.

This is to certify that No. ..... (rank, name, and battalion), Canadian Expeditionary Force, has been officially reported as having been killed in action on the .... day of ....., 191 .

On attestation, he gave the name and address of his next of kin as follows: (name and address).

....,
Adjutant General.

MILITIA HEADQUARTERS,
OTTAWA, ..., 191 .

ADJUTANT GENERAL'S OFFICE,
MILITIA HEADQUARTERS,
OTTAWA, CANADA.

CERTIFICATE OF DEATH.

Certified that No. ..... (rank, name, and battalion), Canadian Expeditionary Force, has been officially reported missing since the .... day of ....., 191 , and that after full enquiry made, no information has come to hand which would indicate that he is not dead. It has, therefore, been presumed for official purposes that he died on or since that date.

On attestation, he gave the name and address of his next of kin as follows: (name and address).

....,
Adjutant General.

MILITIA HEADQUARTERS,
OTTAWA, ..., 191 .

APPENDIX VII.

Reference No. .....

.... of ....., in the County of .....
of the late ....., hereinafter called the "insured," of the City of Toronto, Canada, do hereby acknowledge to have received from the Corporation of the City of Toronto the sum of ..... Dollars, being in account of proceeds of an insurance to the amount of $1,000 on the life of the said "insured," and hereby admit that this amount is received by ..... on the supposition that the said "insured" lost his life on active service, and also was a bona fide resident of the said City of Toronto for at least ..... years before his enlistment for active service; and .... hereby undertake and agree that in the event of the said "insured" being still alive, or on it being shown that he was not a resident as aforesaid, the amount now paid to ..... and all other payments made on account thereof will be returned forthwith upon demand to the said Corporation of the City of Toronto.

Dated at ....., in the County of ....., this .... day of ....., A. D. 191 .

Signed in the presence of—

....

Name.

....

Street.

.....

Place.

APPENDIX VIII.

THE HOUSE OF COMMONS OF CANADA.

BILL 7

As Passed by the House of Commons August 22, 1914.

AN ACT TO INCORPORATE THE CANADIAN PATRIOTIC FUND.

Whereas it is desirable to provide a fund for the assistance, in case of need, of the wives, children, and dependent relatives of officers and men, residents of Canada, who, during the present war, may be on active service with the naval and military forces of the British Empire and Great Britain's allies; and whereas money is now being raised for the said purpose, and it is desirable to provide for the administration of the same: Therefore His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

1. This Act may be cited as The Canadian Patriotic Fund Act, 1914.

2. His Royal Highness The Governor General, His Honour Sir J. M. Gibson, K. C. M. G., Lieutenant Governor of Ontario, His Honour Sir Francois Langelier, K. C. M. G., Lieutenant Governor of Quebec, His Honour Josiah Wood, Lieutenant Governor of New Brunswick, His Honour D. C. Cameron, Lieutenant Governor of Manitoba, His Honour Thomas W. Paterson, Lieutenant Governor of British Columbia, His Honour James D. McGregor, Lieutenant Governor of Nova Scotia, His Honour B. Rogers, Lieutenant Governor of Prince Edward Island, His Honour Geo. E. Brown, Lieutenant Governor of Saskatchewan, His Honour G. H. V. Bulyea, Lieutenant Governor of Alberta, The Right Honourable Sir Robert Borden, P. C., G. C. M. G., The Honourable Sir George E. Foster, K. C. M. G., The Honourable George H. Perley, The Honourable Robert Rogers, The Honourable W. T. White, The Honourable L. P. Pelletier, The Honourable J. D. Hazen, Colonel The Honourable Sam Hughes, The Right Honourable Sir Wilfrid Laurier, P. C., G. C. M. G., The Honourable Sir James Whitney, K. C. M. G., The Honourable Sir Lomer Gouin, K. C. M. G., The Honourable J. K. Flemming, The Honourable G. H. Murray, The Honourable J. A. Matheson, The Honourable Walter Scott, The Honourable A. L. Sifton, The Honourable Sir R. P. Roblin, K. C. M. G., The Honourable Sir Richard McBride, K. C. M. G., The Honourable George Black, Sir Hugh Graham, The Honourable T. Berthiaume, E. R. Woods, Esq., The Honourable Sir William Mulock, K. C. M. G., J. K. L. Ross, Esq., The Honourable Robert Jaffray, Sir Thomas Shaughnessy, K. C. V. O., Sir William Mackenzie, E. J. Chamberlin, Esq., The Right Honourable Chief Justice Sir Charles Fitzpatrick,

G. C. M. G., The Honourable C. Sifton, H. B. Ames, Esq., M. P., F. S. Barnard, Esq., George Burn, Esq., T. C. Casgrain, Esq., K. C., The Honourable R. Dandurand, Sir Henry K. Egan, J. B. Fraser, Esq., Herbert S. Holt, Esq., The Honourable Sir Melvin Jones, The Honourable A. E. Kemp, The Honourable W. L. McKenzie King, The Honourable R. Lemieux, A. M. Nanton, Esq., William Price, Esq., A. F. Sladen, Esq., C. M. G., Sir Byron Edmund Walker, C. V. O., E. C. Whitney, Esq., and Lieutenant Colonel D. R. Wilkie are incorporated under the name of "The Canadian Patriotic Fund" (hereinafter called the "Corporation").

OBJECTS.

3. The objects of the Corporation shall be to collect, administer, and distribute the fund hereinbefore mentioned for the assistance in case of need of the wives, children, and dependent relatives of officers and men, residents of Canada, who, during the present War, may be on active service with the naval and military forces of the British Empire and Great Britain's allies.

PROPERTY VESTED IN CORPORATION.

4. There shall vest in the Corporation (a) any moneys, securities, and other property which are now the property of The Canadian Patriotic Fund Association, incorporated by Chapter 92 of the Statutes of 1901, and which the Association may agree to transfer;

(b) All moneys at any time contributed to be expended or distributed by or through the Corporation hereby created.

LIABILITIES ASSUMED.

5. Upon the transfer of the funds, securities, and other property of the Canadian Patriotic Fund Association to the Corporation, The Corporation shall be subject to the obligations, debts, and liabilities of the said Association up to the amount so received.

EXECUTIVE COMMITTEE.

6. The affairs of the Corporation shall be administered by an executive committee, consisting of a president and such other officers and members as the Corporation may from time to time determine.

PROVISIONAL EXECUTIVE COMMITTEE.

7. The persons whose names are mentioned in Section 2 shall constitute the provisional executive committee, and provided that ten of the said persons are present at the meeting, the Corporation may be organized and the executive committee may be selected by them. Until otherwise provided by the by-law or regulation made by the executive committee, ten members of the executive committee shall be a quorum.

DISTRIBUTION OF FUNDS.

8. The Corporation shall, subject to the provisions of this Act, pay, apply, or distribute to the best of its judgment, in such manner among the persons entitled to share therein, and in such amounts, as

in the absolute and uncontrolled discretion of the Corporation seems proper or advisable; and the Corporation shall take such means as it thinks necessary or advisable to ascertain who are entitled to share in the said fund, and to what extent and in what manner the persons entitled will be relieved by the Corporation.

BRANCHES.

9. The Corporation shall have the power to establish branches or local organizations throughout Canada, and to cooperate with any association or organization established in any place in Canada for purposes similar to those of the Corporation, upon such terms and conditions as the Corporation may by by-law determine.

INVESTMENTS.

10. Pending the final distribution of the fund, the Corporation may, (a) invest it in the public consols, stocks, bonds, debentures, or other securities of the United Kingdom, or of any Dominion or dependency thereof, or in the debentures, bonds, stocks, or other public securities of Canada, or of any province of Canada, or of any municipal or public school corporation in Canada; or, (b) deposit it with any chartered bank in Canada.

AUDIT.

11. On and from the thirty-first day of December, one thousand nine hundred and fourteen, the accounts of the Corporation shall be audited by the Auditor General of Canada, and a report of such audit, with such further statement as seems proper, shall be published as the Corporation directs; and the said auditor, or his successor in office, shall be the auditor of the Corporation.

LIABILITY OF CORPORATION FOR ITS OFFICERS.

12. Except as provided for by the next preceding section, and except as to any fraudulent act or fraudulent omission of the Corporation, the Corporation shall not, nor shall any of its members, be liable or in any way answerable for any of the acts, errors, or omission of the Corporation or of any of its officers, members, employees, or agents, with respect to the receipt, expenditure, or distribution of the said moneys, or of any portion thereof, or in any other respect in carrying out the objects of this Act.

EX OFFICIO MEMBERS.

13. Until the Corporation is dissolved, as hereinafter provided, the successor or successors in office of the Governor General, and of the Lieutenant Governors of Ontario, Quebec, Nova Scotia, New Brunswick, Manitoba, British Columbia, Prince Edward Island, Saskatchewan, and Alberta, and the Commissioner of the Yukon, shall be members of the Corporation.

HEAD OFFICE.

14. The office of the Corporation shall be in the City of Ottawa.

BY-LAWS AND REGULATIONS.

15. Subject to the provisions of this Act, the Corporation may make by-laws, rules, and regulations as to the holding of its meetings, the admission of additional members to the Corporation, the appointment and duties of its officers and employees, the appointment of members to fill vacancies, the quorum at meetings, and generally the internal government of the Corporation and the carrying out of the objects of this Act.

PAYMENT OF EXPENSES.

16. The Corporation may, out of the moneys vested in it, pay all expenses it thinks necessary or proper to incur, or which it considers have been properly incurred by the said Corporation or on its behalf, in connection with the carrying out of the objects of this Act or of the work of the said Corporation or of the Committees thereof.

DISSOLUTION OF CORPORATION.

17. When the purposes for which the Corporation is created have been fully carried out, completed, and finished, the corporate powers of the Corporation shall be deemed to have ceased and the Corporation to be dissolved.

THE HOUSE OF COMMONS OF CANADA.

BILL 39

As Passed by the House of Commons, 24th February, 1915.

AN ACT TO AMEND THE CANADIAN PATRIOTIC FUND ACT, 1914.

1914, 2nd Sess., c. 8.

His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

1. Section 3 of The Canadian Patriotic Fund Act, 1914, Statutes of 1914 (Second Session), Chapter 8, is amended by adding thereto the following subsections:

NEWFOUNDLANDERS IN CANADIAN FORCES.

"2. The Corporation may also assist, in case of need, residents of Newfoundland who are the wives, children, and dependent relatives of officers and men, residents of Newfoundland who, during the present War, may be on active service in the Canadian naval or military forces."

OBJECTS OF CORPORATION EXTENDED TO:

'3. The Corporation may also, during the War and for six months after the termination of the War, assist in case of need:

INCAPACITATED OFFICERS AND MEN.

(a) Officers and men, residents of Canada, who return to Canada incapacitated by wounds, injuries, or disease received or contracted while on active service with the naval or military forces of the British Empire and Great Britain's allies during the present War; and

WIDOWS, ETC., OF OFFICERS AND MEN.

(b) Residents of Canada who are widows, children, and dependent relatives of officers or men, residents of Canada, who die from wounds, injuries, or disease received or contracted while on such active service.

LIMIT OF ASSISTANCE THAT CAN BE GIVEN.

No assistance shall be given to any person under the provisions of this subsection for a longer period than six months, or to any person who is in receipt of any gratuity, pension, or allowance paid by His Majesty or by any foreign government in consequence of incapacity or death occurring as aforesaid."

No. 165. 1916.

BILL.

AN ACT TO AMEND AN ACT TO AUTHORIZE AND CONFIRM GRANTS BY MUNICIPAL CORPORATIONS FOR PATRIOTIC PURPOSES.

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:

5 Geo. V, c. 37, s. 1, amended.

1. (1) Section 1 of The Act to authorize and confirm grants by Municipal Corporations for Patriotic Purposes is amended by inserting the following clauses:

Buildings for barrack accommodation.

(i) Provide, furnish, equip and maintain, improve and alter buildings (other than armouries or drill sheds) to be used as quarters or barrack accommodation for officers and men, members of the Canadian Expeditionary Force, while in training in the municipality for active service during the present war with the naval or military forces of the British Empire and Great Britain's allies;

Recruits.

(j) Assist in obtaining recruits for the said Canadian Expeditionary Force;

Band instruments.

(k) Purchase musical instruments and musical equipment for any band of a battalion forming part of the said Canadian Expeditionary Force;

Machine guns.

(l) Provide machine guns for the said Canadian Expeditionary Force;

(m) Any fund established by by-law of any municipal corporation to grant aid to the wives, children, and dependent relatives of officers and men residents of the municipality who, during the present war, shall die whilst on active service with the naval and military forces of the British Empire and Great Britain's allies, such fund to be subject to such conditions and provisos as may be contained in the by-law establishing the same.

Grants confirmed.

(2) Any grants heretofore made for any of the purposes mentioned in subsection 1 are confirmed and declared to be legal, valid, and binding.

5 Geo. V., c. 37, amended.

2. The said Act is amended by adding thereto the following as section 1a:

Rateable property, what to include.

1a. (1) In this Act "rateable property" shall include assessment for real property, income and business or other assessment made under The Assessment Act, and the amount raised under the authority of this Act shall be raised, levied, and collected upon all the rateable property in the municipality by a general rate and except as to the exemptions from taxation set out in section 5 of The Assessment Act, no partial or total exemption from assessment or taxation, and no fixed assessment or other special provision or agreement shall apply to the assessment and collection of such rate, anything in any general or special Act, or in any municipal by-law or resolution, or in any contract, or other instrument, or in any Order of The Ontario Railway and Municipal Board, or otherwise, to the contrary notwithstanding.

Rev. Stat. c. 195.

Deduction of debt in ascertaining limit of borrowing powers.

(2) In calculating the amount of the indebtedness of the municipality for the purpose of ascertaining if the limit of its borrowing power, as fixed by any general or special Act, has been reached any debentures issued under the authority of this Act shall not be reckoned as part of such indebtedness, but shall be excluded in computing the same.

Limit fixed by Rev. Stat. c. 192, s. 297 not to apply.

(3) In calculating whether or not the limit fixed by section 297 of The Municipal Act has been reached, any rates levied under the authority of this Act shall be excluded in computing the same.

Issue of twenty-year debentures authorized.

3. (1) Section 2 of the said Act is amended by striking out the word "ten" in the third line and substituting therefor the word "twenty."

No. 59. 1917.

BILL.

AN ACT TO AMEND AN ACT TO AUTHORIZE AND CONFIRM GRANTS BY MUNICIPAL CORPORATIONS FOR PATRIOTIC PURPOSES.

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:

1. Clause (e) of section 1 of The Act to authorize and confirm grants by Municipal Corporations for Patriotic Purposes is amended by inserting after the word "equipment" in the first line the words "for any battalion the members of which are enlisted for overseas service during the present war or." 5 Geo. V, c. 37, s. 1, amended.

2. Clause (f) of section 1 of The Act to Authorize and Confirm Grants by Municipal Corporations for Patriotic Purposes is amended by striking out the word "dependents" in the first line thereof and by substituting the following words therefor: "parents, widows, children, sisters, or brothers, or any person acting in loco parentis." 5 Geo. V, c. 37, s. 1, amended.

3. Section 1 of the said Act is amended by adding the following clause after clause (b): 5 Geo. V, c. 37, s. 1, amended.

(bb) The British Red Cross Fund and The British Sailors' Relief Fund.

4. Clause (m) of section 1 of the said Act as enacted by section 1 of the Act passed in the 6th year of the reign of his present Majesty, chaptered 40, is repealed and the following substituted therefor: 5 Geo. V, c. 37, s. 1, amended.

(m) "Any fund established for providing allowances to widows, children, widowed mothers, parents, persons acting in loco parentis, or dependents of officers and men, who were residents of the municipality six months prior to enlistment, and who have died or may die while on active service with the naval or military forces of The British Empire and Great Britain's Allies, or while returning home thereafter." Fund for aiding widows, children, parents, dependents, etc.

5. Section 1 of the said Act is amended by adding thereto the following clause: 5 Geo. V, c. 37, s. 1, amended.

(n) Provide for grants to officers and men who have returned from active service with the naval or military forces of the British Empire or Great Britain's Allies and who were residents of the municipality for six months prior to enlistment. Grants to returned officers and men.

6. Section 1 of the said Act is further amended by inserting the following as subsection 2: 5 Geo. V, c. 37, s. 1, amended.

(2) Any municipal corporation may expend moneys for the following purposes: Expenditures for certain purposes.

(a) For the purchase of rifles, ammunition, and horses;

(b) For the protection of any municipal property;

(c) For pay to soldiers for picket duty and for expenses incurred in connection with returned soldiers;

(d) For any other expenditures incurred by the municipality in carrying out the provisions of this Act and amendments thereto.

7. Moneys appropriated by the council of any municipality under clauses (f) and (g) of section 1 of the said Act shall not be liable to attachment. When moneys not liable to attachment.

8. This Act shall be deemed to have been in force since the 4th day of August, 1914, and any grants heretofore made for any of the foregoing purposes are confirmed and declared to be legal, valid, and binding. Act retroactive and grants confirmed.

9. The by-laws set out as Schedule "A" hereto are hereby confirmed and declared to be legal, valid, and binding. By-laws confirmed.

SCHEDULE "A."

BY-LAW NUMBER 653 OF THE COUNTY OF WENTWORTH. A BY-LAW RE INSURANCE ON THE LIVES OF COUNTY MEN OF THE COUNTY OF WENTWORTH.

Whereas it is considered desirable to effect insurance on the lives of all men residents of the County, other than the City of Hamilton, who enlist in Wentworth regiments of the active militia of Canada for service in Europe:

Be and it is hereby enacted:

1. That the insurance in effect on the lives of the men residents of the County, other than the City of Hamilton, who have enlisted in Wentworth regiments of the active militia of Canada for service in Europe, under policies of insurance with the Aetna Life Insurance Company and policies of insurance with the Sun Life Insurance Company, be and the same is hereby confirmed.

2. That the warden and treasurer are hereby authorized to effect insurance with the Aetna Life Insurance Company and the Sun Life Assurance Company on the lives of:

A. (1) Each recruit who, since the 4th day of August, 1914, has enlisted.

(2) On each recruit who may in the future enlist in the Wentworth regiments of the active militia of Canada for service in Europe.

B. On each man who is already enrolled in the Wentworth regiments, and who may volunteer for service in Europe, as follows:

(1) On the life of an unmarried man, the sum of $500, the policy being payable to his mother, if alive, and in the event of his mother not being alive, to his estate.

(2) On the life of a married man without children, the sum of $1,000, the policy being payable to his wife.

(3) On the life of a married man with children, the sum of $1,250, the policy being payable to his wife and children.

3. That the warden and treasurer are authorized to pay all future premiums payable under each of said policies as they mature, until the insured is discharged from further military duty, or from three months after the termination of the present war.

Dated this 10th day of August, 1915.

Passed in Council this 10th day of August, A. D. 1915.

BY-LAW NUMBER 666 OF THE COUNTY OF WENTWORTH. RESPECTING THE WENTWORTH SOLDIERS' BENEFIT FUND COMMITTEE.

The Council of the Corporation of the County of Wentworth enacts as follows:

1. That Council of the Corporation of the County of Wentworth hereby creates and establishes a committee to be designated "The County of Wentworth Soldiers' Benefit Fund Committee," hereafter called the "Committee."

2. The objects and purposes of this committee shall be as follows:

(a) To insure or keep insured (should the committee deem it advisable) the lives, for the benefit of dependents, of officers and men, bona fide residents of the municipality for three months prior to the date of his enlistment, who during the present war may be on active service with the naval or military forces of the British Empire and Great Britain's allies.

(b) To control, manage, and deal with the insurance that may hereafter be effected upon the lives of the said soldiers in such manner as the committee deem advisable, or to cancel any such insurance, and subject to the provisions hereinafter set forth to pay out of the amounts to be received from such insurance.

3. The committee shall consist of J. H. Dickenson, J. F. Vance, John Douglas, J. E. Peart, and Archibald Cochrane, until the first meeting of the Council in the year 1917. At the first meeting of the Council in each year a committee shall be appointed to act under this by-law for the current year.

4. A majority of the committee shall constitute a quorum for the transaction of business, and the decision of a majority of those present at any meeting shall be final.

5. The officers of the committee shall consist of a chairman, vice chairman, secretary, and treasurer.

6. The treasurer of the county corporation shall be treasurer of the committee, and the other officers shall be appointed by the committee.

7. The committee shall not incur any debt beyond the amount of funds on hand and such further amounts as may be authorized by the Council.

8. All funds of the committee shall be under the control of the committee and shall be paid out in manner following:

(a) Subject to the provisions hereinafter contained, all sums paid to dependents of married men shall be paid in monthly instalments of $20.00 each, and all sums paid to dependents of unmarried men shall be paid in monthly instalments of $15.00 each.

(b) Any such sums as may be necessary to pay insurance premiums on the lives of officers and men insured under the provisions of this by-law.

9. Unless the committee otherwise directs, the payments of such monthly instalments shall commence at the expiration of thirty days from the date that the committee is furnished with satisfactory evidence of the death of any of such officers or men, and if required by committee, other proofs of claim.

10. In no case shall the total amount paid to dependents of married men exceed the sum of $1,000, and in no case shall the total amount paid to dependents of unmarried men exceed the sum of $500.

11. The committee shall have the power to pay a lump sum not exceeding the above-mentioned amounts in lieu of payment by instalment and may vary the amount of such instalment. The County Council may vary the provisions and conditions herein contained and make such further provisions and conditions respecting the said fund and committee as the council deem expedient.

12. The committee shall keep proper records of all moneys received and paid out and shall, whenever requested so to do by the County Council, make report upon all such moneys received and paid out.

13. In the event of the committee not being able to effect insurance on the lives of officers and men with any satisfactory insurance company, except on the payment of premiums which the committee consider excessive, then the county will itself carry the insurance on the lives of the officers and men, and from time to time pay out of the general fund of the county to the committee such sums of money as an equivalent to what would have been paid by an insurance company or companies on the death of any officer or man.

14. The county council shall from time to time, upon the request of the committee, authorize to be paid out of the general funds of the county, or otherwise, to the committee such sums of money as shall be necessary to pay the premiums on the insurance effected with insurance companies on the lives of officers and men.

15. On the event of there being a balance after the work of the committee has been completed, or in the event of the committee ceasing to act or being abolished, any balance of the fund shall revert to the county corporation.

16. That the sum of $6,000.00 and interest, part of the sum of money authorized to be raised under the provisions of By-Law Number 660, be paid over to the committee to be dealt with by them under the provisions of this by-law.

Passed this 25th day of July, 1916.

J. H. Dickenson, *Warden.*
J. W. Jardine, *Clerk.*

BY-LAW NUMBER 672 OF THE COUNTY OF WENTWORTH. BY-LAW TO AMEND BY-LAW NUMBER 666.

The Council of the Corporation of the County of Wentworth enacts as follows:

1. That section No. 2 of said by-law be amended by adding thereto the following paragraph (c):

(c) To grant aid to wives, children, and dependent relatives of officers and men, bona fide residents of the municipality for three months prior to his or their enlistment, who during the present war shall die whilst on active service with the naval or military forces of the British Empire and Great Britain's Allies.

(2) That section No. 8, subsection (a) of said by-law, be amended by adding after the words "sums paid" in the second and third lines, the words "under the provisions" of section 2, subsections (a) and (b).

(3) That said section No. 8 be further amended by adding thereto the following paragraph:

(c) Subject to the provisions hereinafter contained, all sums paid the wives, children, and dependent relatives of married men, under the provisions of section 2, subsection (c), shall be paid in monthly instalments of $20 each, and all sums paid the dependent relatives of unmarried men, under the provisions of section 2, subsection (c), shall be paid in monthly instalments of $15 each.

(4) That section No. 10 of said by-law be struck out, and the following section be substituted therefor:

10. In no case shall the total amount paid to wives, children, and dependent relatives or dependents of married men, as above provided, exceed the sum of $1,000, and in no case shall the total sum paid the dependent relatives or dependents as above provided of unmarried men exceed the sum of $500.

5. That section No. 14 of said by-law be amended by striking out all after the word "necessary" in the fourth line and by substituting therefor the words "for the objects and purposes set out in paragraph two hereof as amended."

Passed this 15th day of November, 1916.

J. H. Dickenson, *Warden.*
J. W. Jardine, *Clerk.*

SCHEDULE OF ASSISTANCE.

Eastern City Maximum—not to be exceeded, and where living is less expensive than in Montreal, Toronto, and other large cities, the scale should be somewhat lower.

	Per month.
1. Wife, having no children (in receipt of $20 per month as separation allowance and $15 or more per month as assigned pay), may, if in need, receive from the Canadian Patriotic Fund $5 or less.	
2. Wife and one child:	
(*a*) If the child is under 15 and over 10 years of age	$17.50
(*b*) If the child is under 10 and over 5 years of age	14.50
(*c*) If the child is under 5 years of age	13.00
3. Wife and two children:	
(*a*) If both children are between ages of 10 and 15 or if one between 10 and 15 and the other between 5 and 10	22.00
(*b*) If both between 5 and 10	17.50
(*c*) If one is between 5 and 10 and the other 5 years old or less	17.50
(*d*) If both are under 5 years of age	16.00
4. Wife and three children:	
(*a*) If all three are between the ages of 10 and 15, or if two are between 10 and 15 and the third under 10, or if one is between 10 and 15, two between 5 and 10	25.00
(*b*) If all three are between the ages of 5 and 10, or if two are between the ages of 5 and 10 and the third younger, or if one is between the age of 5 and 10 and two are younger	20.50
(*c*) If all three are under 5 years of age	19.00
5. Wife and four children:	
(*a*) If the family includes one child between 10 and 15, and a second child between 5 and 15, no matter what be the ages of the other two	28.00
(*b*) If including one child between 5 and 10, and the other children being of this category or younger	23.50
(*c*) If all four are under 5 years of age	22.00
6. Woman with five children:	
(*a*) If the family contains one between 10 and 15 and a second child between 5 and 15, no matter what be the age of the other children, the maximum allowance may be given, which is	30.00
(*b*) If the family include one or more children between 5 and 10 and others younger	26.50
(*c*) If all the children are under 5 years of age	25.00
7. Woman with six children:	
(*a*) If the family contains one child between 10 and 15 and a second child between 5 and 15, no matter what be the age of the others, the maximum allowance may be given, which is	30.00
(*b*) If the family contains one or several children between 5 and 10 and others younger	29.50
(*c*) If all the children are under 5 years of age	28.00
8. Woman with seven or more children, no matter what be their ages, may be given the maximum allowance of	30.00

The above applies to wives of men who have joined the Canadian Expeditionary Force, where they are in receipt of separation allowance from the Government.

It does not apply, in this form, to the families of British reservists, nor to French, Belgian, or Italian families, whose separation allowance differs from that allowed by the Canadian Government.

Widowed mother:	
If she depended entirely for support on an unmarried son who has joined the Canadian Expeditionary Force, she may, if in need, receive from the Canadian Patriotic Fund a monthly allowance not to exceed	$10.00
Parents:	
If the parents of a soldier in the Canadian Expeditionary Force are both old and incapable of work and if they were entirely dependent on the soldier they may, if in need, receive from the Canadian Patriotic Fund a monthly allowance not to exceed	20.00

APPENDIX XII.

Suggested scale of pensions for disabilities.

Degree of disability.	Class 1, Total 100 per cent.	Class 2, 90–99 per cent.	Class 3, 80–89 per cent.	Class 4, 70–79 per cent.	Class 5, 60–69 per cent.	Class 6, 50–59 per cent.	Class 7, 40–49 per cent.	Class 8, 30–39 per cent.	Class 9, 20–29 per cent.	Cass 10, 10–19 per cent.
Rank held by member of the forces who has been disabled.	Rate per annum, pension and allowance.	Rate per annum, pension and allowance.	Rate per annum, pension and allowance.	Rate per annum, pension and allowance.	Rate per annum, pension and allowance.	Rate per annum, pension and allowance.	Rate per annum, pension and allowance.	Rate per annum, pension and allowance.	Rate per annum, pension and allowance.	Rate per annum, pension and allowance.
All rating below Petty Officer (Naval); Rank and File (Militia):										
Member of the forces	$480	$432	$384	$336	$288	$240	$192	$144	$96	$48
Each child	72	66	60	54	48	42	36	30	24	12
Chief Petty Officer and Petty Officer (Naval); Squad, Battery, or Company Sgt. Major and Q. M. Sergeant (Militia); Sergeant, including Sergeant and Colour Sergeant (Militia):										
Member of the forces	$510	$459	$408	$357	$306	$255	$204	$153	$102	$51
Each child	72	66	60	54	48	42	36	30	24	12
Naval Cadet and Midshipman (Naval); Master Gunner not W. O. (Militia); Regimental Sgt. Major not W. O. (Militia); Regimental Q. M. Sergeant (Militia):										
Member of the forces	$620	$558	$496	$434	$372	$310	$248	$186	$124	$62
Each child	72	66	60	54	48	42	36	30	24	12
Warrant Officer and Chief W. O. (Naval); Warrant Officer (Militia):										
Member of the forces	$680	$612	$544	$476	$408	$340	$272	$204	$136	$68
Each child	72	66	60	54	48	42	36	30	24	12
Sub Lieutenant (Naval); Lieutenant (Militia):										
Member of the forces	$720	$648	$576	$504	$432	$360	$288	$216	$144	$72
Each child	72	66	60	54	48	42	36	30	24	12
Lieutenant (Naval); Captain (Militia):										
Member of the forces	$1,000	$900	$800	$700	$600	$500	$400	$300	$200	$100
Each child	84	78	72	66	54	42	36	30	24	12

Lieutenant Commander (Naval); Major (Militia):										
Member of the forces	$1,260	$1,134	$1,008	$882	$756	$630	$504	$378	$252	$126
Each child	96	90	84	78	66	54	42	30	24	12
Commander and Captain under three years' seniority (Naval); Lieutenant Colonel (Militia):										
Member of the forces	$1,560	$1,404	$1,248	$1,092	$936	$780	$624	$468	$312	$156
Each child	120	108	96	84	72	60	48	36	24	12
Captain (Naval); Colonel (Militia):										
Member of the forces	$1,890	$1,701	$1,512	$1,323	$1,134	$945	$756	$567	$378	$189
Each child	120	108	96	84	72	60	48	36	24	12
Commodore and higher ranks (Naval); Brigadier General and higher ranks (Militia):										
Member of the forces	$2,700	$2,430	$2,160	$1,890	$1,620	$1,350	$1,080	$810	$540	$270
Each child	120	108	96	84	72	60	48	36	24	12

Members of the forces who have been disabled to a less degree than 10 per cent or who have incurred an impairment of a permanent character may be awarded a gratuity of either.....or.....as the Commission may decide. Any member awarded.....may if he so desires commute his right to such gratuity for a pension of..... per annum.

APPENDIX XIII.

SUGGESTED DISABILITY TABLE FOR THE USE OF MEDICAL OFFICERS OF CANADIAN EXPEDITIONARY FORCE.

	Per cent.
Head:	
Epilepsy, fits occurring several times per day	100
Epilepsy, fits occurring every two or three weeks	50
Insanity, total	100
Insanity, partial (mental detriment or other appropriate phrase)	80
Loss of portion of cranium	20–30
Loss of both eyes	100
Loss of one eye	33
Loss of nose	20–30
Total loss of hearing	50
Deafness of one ear	15
Loss of tongue	60
Total paralysis of facial nerve	20
Almost total loss of teeth	20
Upper extremities:	
Loss of middle or ring or little finger	10
Loss of index finger	15
Loss of thumb (with metacarpal bone)	30
Loss of all fingers except one, on both hands	100
Ankylosis of the wrist, in good position	20
Ankylosis of the wrist, in bad position	40
Loss of one hand	70
Loss of both hands	100
Ankylosis of an elbow, in good position	30
Ankylosis of an elbow, in bad position	60
False joint at an elbow	50
Loss of one arm, below elbow	70
Loss of one arm, above elbow	75
Loss of both arms	100
Disarticulation at the shoulder	80
Ankylosis of the shoulder joint	50
False joint at a shoulder	50
Lower extremities:	
Loss of any toe other than big toe	5
Loss of big toe	10
Ankylosis of big toe, in good position	10
Ankylosis of big toe, in bad position	20
Loss of one foot	60
Loss of both feet	100
Ankylosis of ankle, in good position	20
Ankylosis of ankle, in bad position	50
Loss of leg	60
Loss of thigh at upper third	70
Ankylosis of knee joint, in good position	30
Ankylosis of knee, in bad position	60
Fracture of thigh with slight (1 inch) shortening	10
Disarticulation at the hip joint	80
Miscellaneous:	
Loss of any two limbs	100
Ventral hernia	15
Inguinal hernia	10–30
Tuberculosis, in early stages	50
Tuberculosis, incurable	100
Chronic bronchitis	30
Chronic cystitis	70

APPENDIX XIV.

PENSIONS.

Pensions for the Canadian Expeditionary Force are dealt with by the Board of Pension Commissioners for Canada, under the following regulations:

SCHEDULE PENSION REGULATIONS.

1. There shall be a commission to be known as the Board of Pension Commissioners for Canada, consisting of three members appointed by the Governor in Council (hereinafter called the Commission). Each commissioner shall hold office during good behavior for a period of ten years from the date of his appointment, but may be removed at any time by the Governor in Council for cause, and a commissioner, on the expiration of his term of office, shall be eligible for reappointment. The Commissioners may, from time to time, elect one of their number to be chairman of the commission.

2. Subject to the regulations hereinafter set out, the commission shall have exclusive jurisdiction and authority to consider and make all grants and payments of military and naval pensions, and of gratuities, allowances, and assistance to persons wounded, injured, or incapacitated in the military or naval service of Canada (hereinafter called members of the forces), or to their dependent relatives, and shall have exclusive jurisdiction and authority to deal with all matters pertaining to such pensions, gratuities, allowances, and assistances.

3. The Commission shall have authority to engage such clerical and other assistance as they may consider requisite for the transaction of their duties, and at such salaries as may be approved by the Governor in Council.

4. In the administration of their powers by the commission great care shall be taken to insure all applications being considered and determined with the utmost despatch.

5. There shall be no appeals from the decisions of the commission, but every applicant for a pension, gratuity, allowance, or assistance may present his or her case either personally or by counsel before the full Commission sitting for the purpose of hearing the complaints of those who may have been dissatisfied with decisions given in the ordinary course of administration.

6. The pension or other grant awarded any member of the forces, or any dependent of such member, shall not be assigned, charged, attached, or anticipated or commuted, nor shall any assignment, charge, attachment, anticipation, or commutation be recognized in any way by the Commission or any officer or servant of the Crown.

7. All pensions awarded to members of the forces shall be determined by the disability of the applicant without reference to his occupation prior to enlistment.

8. Each case shall be subject to review at the end of a year from the time when the pension is first granted, except in those cases where the disability is obviously permanent, and then there shall be no further review.

9. No deduction shall be made from the amount awarded to any pensioner owing to his having undertaken work or perfected himself in some form of industry.

10. The Commission shall make provision for the vocational training of those who are desirous of taking advantage of it, and for the supplying, from time to time, of artificial limbs and appliances to those who would thereby be benefited.

11. The Commission shall have power to entrust to a reputable person for administration the pension or other grant to any pensioner or beneficiary when the Commission is satisfied that it is being improvidently expended by the pensioner or beneficiary, and the expense of such administration, if any, shall be borne by the Crown.

12. The following shall be the scale of pensions for total disability:

	Yearly.
Rank and File	$480
Squad, Battery, or Company Sgt. Major	510
Squad, Battery, or Company Q. M. Sgt	510
Colour Sergeant	510
Sergeant	510
Staff Sergeant	510
Regimental Sgt. Mjr. Not W. O	620
Master Gunner not W. O	620
Regimental Q. M. Sgt	620
Warrant Officer	680
Lieutenant	720
Captain	1,000
Major	1,280
Lieut. Colonel	1,560
Colonel	1,890
Brigadier General	2,700

13. Those who are entitled to be awarded pensions shall be divided into six classes, and each member of each class shall be awarded a pension in direct proportion to the partial or total disability, as follows:

Class 1. Total disability, 100 per cent. For example:
- Loss of both eyes.
- Loss of both hands, or all fingers and thumbs.
- Incurable Tuberculosis.
- Loss of both legs at or above knee joint.
- Insanity.
- Permanent extreme leakage of valves of heart.

Class 2. Disability 80 per cent and less than 100 per cent, pension 80 per cent of Class 1. For example:
- Loss of one hand and one foot.
- Loss of both feet.
- Disarticulation of leg at hip.

Class 3. Disability 60 per cent and less than 80 per cent, pension 60 per cent of Class 1. For example:
- Loss of one hand.
- Loss of leg at or above knee.
- Loss of tongue.
- Loss of nose.

Class 4. Disability 40 per cent and less than 60 per cent, pension 40 per cent of Class 1. For example:
Loss of one eye.
Loss of one foot.
Total deafness.
Loss of two thumbs.

Class 5. Disability 20 per cent and less than 40 per cent, pension 20 per cent of Class 1. For example:
Loss of one thumb.
Anchylosis of elbow, knee, shoulder, wrist, or ankle.

Class 6. Disability under 20 per cent, a gratuity not exceeding $100. For example:
Total deafness in one ear.
Partial deafness in both.
Loss of index or other finger.

14. To those up to and including the rank of lieutenant, who are disabled totally, and in addition are totally helpless so far as attendance to their physical wants is concerned, a further allowance may be made of an amount not exceeding $250 a year, but such special allowances shall be subject to annual review.

15. Those up to and including the rank of lieutenant, who are disabled and are entitled to a pension in the 1st, 2nd, or 3rd class shall be paid, in addition to the personal pension a special allowance of $6 a month for each child; of the rank of captain, $7 a month for each child; of the rank of major, $8 a month for each child; of the rank of lieutenant colonel, colonel, or brigadier general, $10 a month for each child. Child shall include a stepchild and also a child in respect of whom the pensioner was loco parentis, but in either case only if the relation had been established before the pensioner's disability arose.

16. If a member of the forces has been killed, or has died as the result of injuries received, or disease contracted or aggravated while on active service, the widow, until remarriage, shall be entitled to the equivalent of the pension in Class 2, and also be entitled to draw the allowance for children. On the remarriage of the widow her pension shall cease, but she shall be entitled then to the gratuity of an amount equivalent to one year's pension.

17. If a member of the forces who has been killed, or had died as a result of injuries received, or disease contracted or aggravated while on active service was a widower, but leaves a child or children as defined in Regulation 15, said child or children shall receive an allowance of $12 per month each.

18. In the event of an application being made for a pension on behalf of a woman who has, without being married to a member of the forces, lived with him as his wife, or on behalf of the child or children of any such man or woman, the Commission shall be authorized to grant the customary pension and allowances for a wife or for a child or children, on being satisfied that the circumstances were such as to warrant the conclusion that the woman had, at the time of enlistment and for a reasonable time previously thereto, publicly been represented as the wife of said member, or if the Commission is satisfied that justice would be done by the recognition of such woman, for the purpose of a pension, as the wife of such member. On the marriage of the woman her pension shall cease, but she shall be entitled to a gratuity of an amount equivalent to one year's pension.

19. No allowance shall be paid to or in respect of any child if a boy over the age of sixteen, or a girl over the age of seventeen, unless owing to mental or physical infirmity the child is incapable of earning a livelihood, in which case the allowance may, if in the discretion of the Commission it seems best, be continued until the child is twenty-one. No allowance shall be paid in respect of a child after the marriage of such child.

20. No pension or allowance shall be paid to a member of the forces or any person dependent upon him when the disability or death in respect of which the claim is made was occasioned by the negligence of such member, unless the Commission otherwise consent.

21. In all cases the claims by members of the forces for pensions must be made within two years of the date of the appearance of the disability in respect of which the claim is made.

22. A widowed mother, stepmother, or grandmother wholly or mainly dependent upon a member of the forces who is killed or dies as the result of injuries received or disease contracted or aggravated while on active service, if such member was without dependent children and unmarried, or a widower, shall be entitled to a pension of Class 3; provided, however, that no such woman shall be entitled to more than one pension. On the marriage of the woman such pension shall cease, but she shall be entitled then to a gratuity of an amount equivalent to one year's pension.

23. A father, wholly or mainly dependent upon the son who is a member of the forces and who is killed or dies as a result of injuries received or disease contracted or aggravated while on active service, if such member was without dependent children and unmarried, or a widower, shall be entitled to a pension of Class 3.

24. If a member of the forces to whom a pension has been granted in either Class 1 or Class 2 dies, leaving a wife to whom he was married at the time of his incurring the disability in respect of which his pension was granted, or a woman occupying at said time the position of a wife within the purview of Regulation 18, or leaving children by such wife or woman, the pension for the Class next below that granted the said member shall be given said wife or woman and the allowance on behalf of any child or children shall be continued subject to the restrictions as to age as provided by Regulation 19. On the marriage of the wife or woman her pension shall cease, but she shall be entitled to a gratuity equivalent to one year's pension.

25. Pensions to widows and allowances to children shall take effect from the day following that on which the death of the member of the forces in respect of whom said pension is granted occurred, and a gratuity equivalent to two months' pension or two months' allowance shall be paid the first month in addition to the pension.

26. Subject to the approval of the Governor in Council the Commission may make such rules as it deems necessary for carrying out these regulations and the other duties assigned to it.

27. These regulations shall only apply to or in respect of members of the forces serving in the Canadian Expeditionary forces during the present war; and shall be deemed to have come into force on the fourth day of August, 1914, and shall apply to or in respect of all casualties occurring in the said forces since the said fourth day of August.

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[Continued from second page of cover.]

Miscellaneous Series:

No. 1. The Children's Bureau: A circular containing the text of the law establishing the bureau and a brief outline of the plans for immediate work. 5 pp. 1912. Bureau publication No. 1. (Out of print.)

No. 2. Birth Registration: An aid in protecting the lives and rights of children. 20 pp. 3d ed. 1914. Bureau publication No. 2.

No. 3. Handbook of Federal Statistics of Children: Number of children in the United States, with their sex, age, race, nativity, parentage, and geographic distribution. 106 pp. 2d ed. 1914. Bureau publication No. 5.

No. 4. Child-Welfare Exhibits: Types and preparation, by Anna Louise Strong. 58 pp. and 15 pp. illus. 1915. Bureau publication No. 14.

No. 5. Baby-Week Campaigns (revised edition). 152 pp. and 15 pp. illus. 1917. Bureau publication No. 15.

No. 6. Maternal Mortality from all Conditions Connected with Childbirth in the United States and Certain Other Countries, by Grace L. Meigs, M. D. 66 pp. 1917. Bureau publication No. 19.

No. 7. Summary of Child-Welfare Laws Passed in 1916. Bureau publication No. 21. (In press.)

No. 8. Facilities for Children's Play in the District of Columbia. 72 pp., 25 pp. illus., and 1 map. Bureau publication No. 22.

No. 9. How to Conduct a Children's Health Conference, by Frances Sage Bradley, M. D., and Florence Brown Sherbon, M. D. 24 pp. 1917. Bureau publication No. 23.

No. 10. Care of Dependents of Enlisted Men in Canada, by S. Herbert Wolfe. 56 pp. 1917. Bureau publication No. 25.

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